

ALL HANDS

THE BUREAU OF NAVAL PERSONNEL INFORMATION BULLETIN

SPECIAL ISSUE

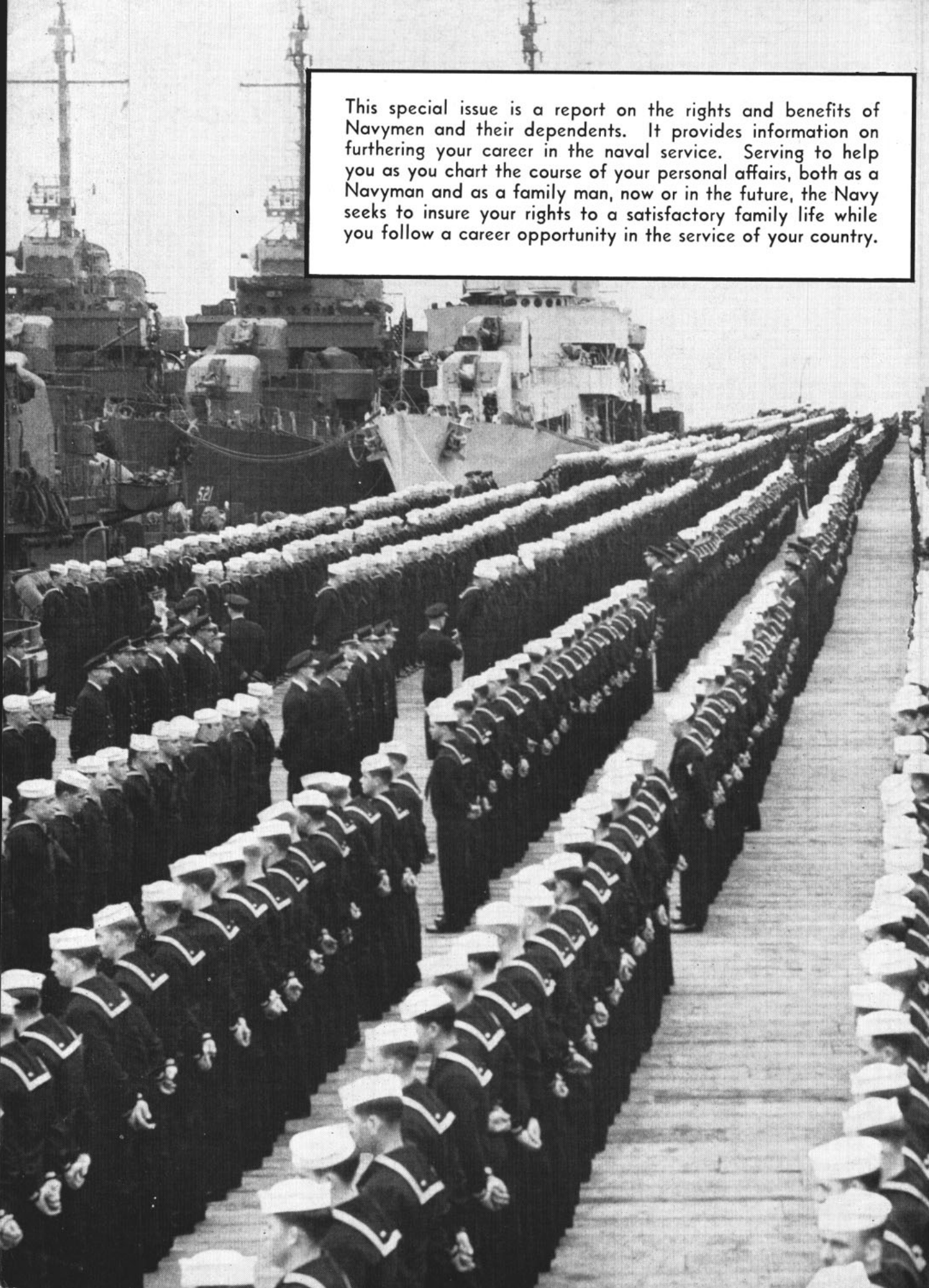
your career
your family
your future



This magazine is intended
for 10 readers. All should
see it as soon as possible.
PASS THIS COPY ALONG

MARCH 1955

This special issue is a report on the rights and benefits of Navy men and their dependents. It provides information on furthering your career in the naval service. Serving to help you as you chart the course of your personal affairs, both as a Navy man and as a family man, now or in the future, the Navy seeks to insure your rights to a satisfactory family life while you follow a career opportunity in the service of your country.



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MARCH 1955

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NUMBER 457

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when you enter the navy

Rights and Benefits Include Subsistence and Quarters Or BAQ and ComRats, Clothing Allowances, Medical Care

LET'S ASSUME for the moment that you've just entered the Navy, either as an enlisted man, officer, or a Wave. Your first impressions no doubt, have left you bothered and bewildered. Almost overnight, it seems, you start learning an entirely new mode of life. Not only have you begun a new career, but you're confused about handling your personal affairs.

However, when you've had time to look around, you'll find that a number of distinct advantages have been made available to you as a Navyman that cannot be found in civilian life. Of course, many of them are not offered to you on a platter. You have to ask for them.

This issue of ALL HANDS is an attempt to put in compact form a roundup of your rights and benefits, and to locate the facilities that affect you and your dependents, as rapidly and efficiently as possible. It is a series of signposts, so to speak.

Let's see where you stand.

One of the items of greatest interest to you is, of course, the amount of pay you are to receive. If you're an enlisted man with no previous military service, the situation may look grim. As an E-1 (Seaman Recruit), you'll earn \$78 a month while you're going through recruit training. Not too much room for luxurious living on that. If you're married, or have any other dependents, it will seem a long time between paydays.

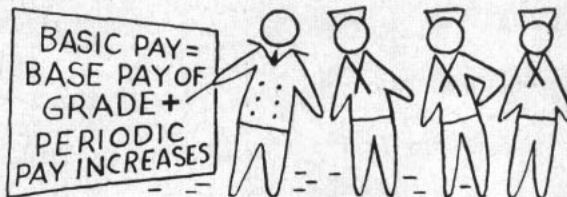
If you come into the Navy as an ensign, and have no previous military service, your basic pay will be \$222.30 per month. The pay for a midshipman at the Naval Academy is \$81.12 a month, while a Naval Aviation Cadet going through flight training draws \$109.20 a month. Enlisted men who are accepted and go through Officer Candidate School receive the basic pay of the rate they hold while going through the school.

In addition to your basic pay you're entitled to many more items which, considered individually, may seem relatively insignificant. In the aggregate, how-

ever, they can make a lot of difference to you.

If you're married, for example, your wife will soon learn of the commissary and exchange privileges. Medical bills will no longer haunt you. You've painlessly acquired a \$10,000 insurance policy. If you wish, your spare time will be completely occupied with the recreation facilities made available to you at little or no cost. Educational opportunities are virtually unlimited. If you've incurred obligations as a civilian which cannot be met while you are in the Navy, the Legal Assistance Officer of your activity can advise you if the Soldiers' and Sailors' Civil Relief Act is applicable.

Chances are, you won't have much time or energy left during your recruit training to spend your money. After you've served for four months, your pay will be raised, and as soon as you make pay grade E-2, it will again be increased. Sea duty will add another increase.



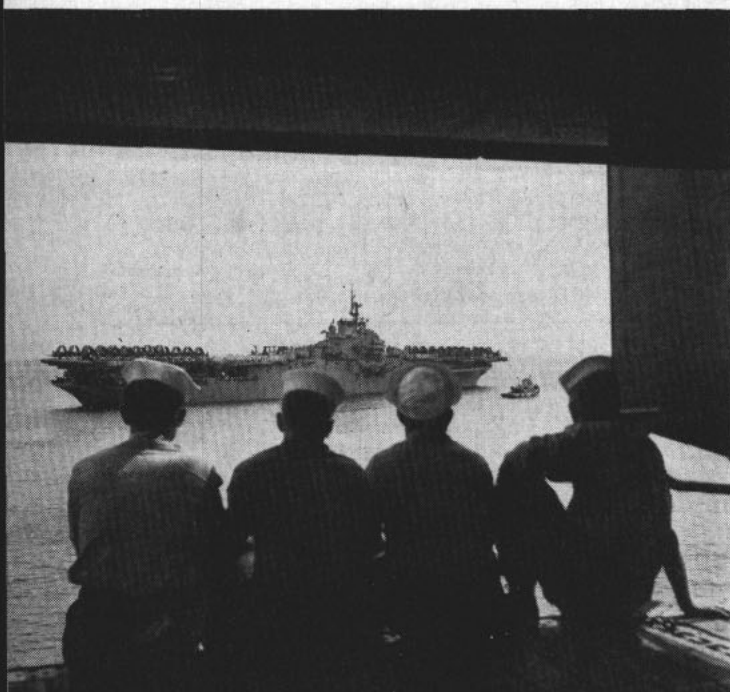
Suddenly you'll discover you're not doing so badly after all. By the time the end of your first enlistment approaches, it's quite possible that you'll be seriously considering the Navy as a career. You could do worse. You will have noticed, no doubt, the longer you stay in the Navy, the more benefits you receive.

Money in Your Pocket

The Career Compensation Act of 1949 is the foundation of the Navy's pay instructions. This Act, together with the Dependents Assistance Act of 1950 and the Armed Forces Pay Raise Act of 1952, which amend and supplement it, describe the pay structure, the pay rates and, in some cases, the conditions of entitlement to pay and allowances for all members of the armed forces.

Here's a summary of the factors you must take into consideration to figure your gross and net income—including any additions of special pay and allowances if applicable to your situation.

• **Basic Pay** — This term incorporates what was formerly known to old timers as "base pay" plus "longevity." You'll still hear the phrase "longevity" used occasionally, but both terms were officially discontinued with the passage of the Career Compensation Act of 1949. Your active duty basic pay is shown in the table on page 72 and is determined by your pay grade and the total number of years of active and inactive military service. The Career Compensation Act of 1949 established the system of "periodic pay increases," replacing longevity. Under this law, basic pay is increased every two years, up to 18 years of service, and thereafter every four years. Every Navyman, as the chart will show, is entitled to the periodic pay increases un-





less he stays too long in the same grade. Under the present pay act, periodic pay increases amount to approximately \$15 per month for officers and \$7.50 per month for enlisted personnel for each two-year increase.

• **Cumulative Years of Service.**—In figuring your basic pay (including your periodic pay increases), you should count both active and inactive duty in the Navy and Naval Reserve. If you previously served in another branch of the armed services—Army, Air Force, Marine Corps, National Guard, Coast Guard, Public Health Service, or their Reserve components—you should ask



the disbursing officer at your activity if your service is creditable for pay increases.

Cumulative years of service do not have to be consecutive to count for periodic pay increases. That is, if you are an enlisted man and joined the Navy in 1942 and were discharged in 1946, then joined the Naval Reserve in 1948 before coming back on active duty, you may count both your time in the Navy on active duty and your time in the Naval Reserve on inactive duty in figuring your years of service.

Special Pay

Special Pay is the amount earned over and above basic pay for the performance of certain specific duties. It may be based on a sliding scale according to rank or rate or it may be a flat monthly sum based on your status.

• **Sea Pay and Foreign Duty Pay**—Only enlisted personnel are eligible to receive this type of special duty pay; commissioned officers and warrant officers are not. Pay is based on a system of flat increases ranging from

\$8.00 per month for pay grades E-1 and E-2 to \$22.50 per month for chief petty officers. You'll find the amount to which you are entitled listed in the table on page 72.

• **Other Special Duty Pay**—There are nine types of hazardous duty pay in this special pay class. The specific amounts are listed in the pay table. The categories include: flight duty (as a crew member), submarine duty, glider flight duty, parachute jumping, contact with lepers, demolition duty (UDT), submarine escape training tank service, duty at the Navy Deep Sea Diving School or the Navy Experimental Diving Unit, and flight duty for persons not crew members, but with orders involving flying.

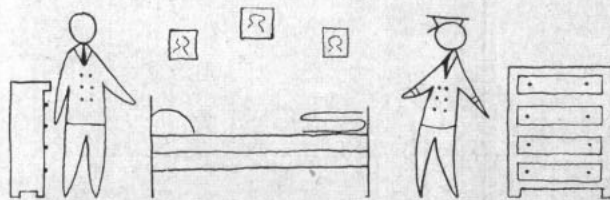
A commissioned officer of the Medical or Dental Corps is entitled under certain conditions to credit of special pay at the rate of \$100.00 per month. See Volume IV, *NavCompt Manual* for the conditions under which this special pay is credited.

Allowances

An allowance is a contribution of money or its equivalent "in kind" to help you meet some of the expenses you may incur because you are a member of the naval service. There are three basic types of allowances; subsistence, clothing allowance and quarters allowance.

Subsistence

An officer is entitled to an allowance for subsistence at the rate of \$47.88 per month without regard to rank or dependency status. All officers, whether on board ship or ashore, whether married or single, draw a sub-

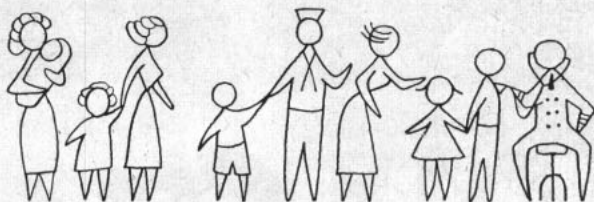


pay and allowances

sistence allowance and pay their own mess bills.

The subsistence allowance for enlisted personnel, commonly called "ComRats" (commuted rations) is usually limited to married individuals who are living off the base with their families and granted the privilege of messing away from their naval activity. The amount for ComRats is \$1.10 per day.

Generally speaking, if you are assigned, say, to temporary shore patrol duty, whether you're single or married, you are entitled to draw \$2.57 per day subsistence, provided no government messing facilities are



available. However, because of the many and varied conditions of those assignments, such as geographical area, status in respect to allowances, types of duty, and so on, no standard sum can be printed. The orders issued you will usually indicate the type of reimbursement which you are authorized to draw.

Clothing Allowance

At the time of your first enlistment, and also, subject to certain conditions, at the time of reenlistment or recall to extended active duty, you will receive an initial clothing allowance. In addition, you receive a monthly clothing maintenance allowance.

The rates of both the initial clothing allowance and monthly maintenance allowance are described in Volume IV, *NavCompt Manual*. The amounts are not included here because they are subject to periodic change.

An enlisted man on active duty promoted to chief petty officer is entitled to a \$300 clothing allowance. If you are an enlisted man and are promoted to warrant or commissioned rank you may be entitled to an initial uniform allowance. However, the amount of such allowance varies according to the case involved. Officers who receive their commissions through the Naval Academy are not given a clothing allowance since they already have the required clothing.

Reserve officers upon *first* reporting to active duty

for more than 90 days are, under certain conditions, entitled to credit of an initial uniform allowance up to \$200. An additional active duty uniform allowance of \$100 is payable to certain Naval Reserve officers for each time they enter or reenter on active duty or active duty for training longer than 90 days. Naval Reserve officers are also entitled to a uniform maintenance allowance of \$50 for the purchase of required uniforms and equipment upon completion, after 9 Jul 1952, of each period of four years of satisfactory Federal service as an officer in an active status in the Naval Reserve. This period must, however, include at least 28 days of active duty or active duty for training, performed after the date of entitlement to his last previous uniform allowance.

Quarters Allowance

• **Officers Quarters Allowances** — An officer without dependents receives a quarters allowance except when government quarters are available. Consequently if he is assigned to duty at sea, or to a station where Bachelor Officer Quarters (BOQ) are available, he will not receive a quarters allowance.

An officer with dependents is allowed a quarters allowance regardless of whether he is serving ashore, at sea, or overseas, unless government quarters have been provided for him and his dependents. This allowance varies from \$85.50 to \$171.00, depending on his rank. (See page 72 for the amount.)

• **Enlisted Basic Quarters Allowance** — BAQ for enlisted men without dependents is now \$51.30 per



month. However, if you have no dependents, you are entitled to BAQ only when government quarters are not available, such as on recruiting duty. If you do have dependents, regardless of your pay grade, you are entitled to a quarters allowance, whether you're serving ashore, at sea, or overseas, except in the case where government quarters have been provided by the Navy for your dependents. In such case, since government quarters are provided, you do not draw BAQ.

If you have dependents, your basic allowance for quarters varies according to your pay grade and the



number of legal dependents (up to three) you have.

As the requirements, restrictions, and determinations for this allowance are quite detailed and must be in accordance with the Dependents Assistance Act of 1950 and the Armed Forces Pay Raise Act of 1952, a separate section is devoted to this subject (see page 72. In the pay table, the column headed "with dependents shows the allowance received.)

Commissary and Exchange Privileges

Another Navy facility which will help make life easier for you and your family is the privilege of purchasing food, household and personal items at a reasonable cost through commissaries and exchanges. These government facilities mean that you and your dependents, whether you are stationed overseas, ashore or shipboard, are able to purchase basic commodities at a fair price, and sometimes at reduced prices. Shoreside exchanges and commissaries are usually conveniently located in or near naval activities.

In overseas branches of these activities, you may purchase foodstuffs and Navy Exchange items that would not otherwise be available. In addition, many of these foodstuffs and exchange items ordinarily obtainable overseas by other means carry a much higher price tag. But exchange and commissary items are based on the same price scale as their stateside counterparts.

• **Commissaries** sell food and other commodities at the lowest prices possible for the benefit of naval personnel and their dependents, and are usually operated at the larger naval installations. In this instance, the same definition for "dependents" applies as that for entitlement to BAQ (see page 7).

Since the eligibility requirements and restrictions vary at the different stations, it will be necessary for you to apply for a permit from the officer in charge of the commissary or through the office of the district commandant.

• **Exchanges** sell at reasonable prices articles of necessity and convenience not supplied by the Navy. They are maintained at the majority of stations ashore and ships for the benefit of you and your dependents. A permit, which may be obtained from the officer in charge of the exchange, is required for dependents.

The other armed forces, particularly where no Navy Exchange is available, extend to naval personnel and their dependents the privilege of making purchases at their commissaries and exchanges. A permit is usu-



ally required, which may be obtained from the officer in charge.

When buying at Navy Exchanges and commissaries it is required that you do not resell the items, either at a profit or a loss, to unauthorized people. Whatever you buy must be for the personal use of you or your dependents or for use as a bona fide gift.

This means that you can't keep your neighborhood supplied with groceries either on a free or reimbursable basis. Violation of this requirement can mean the loss



of your privilege of buying at exchanges and commissaries.

Medical Care

Your health, and that of all your shipmates, is of prime concern to the Navy. That's why, no matter what your trouble, whether a cold or headache or major surgery, you'll get the best care possible at no cost to you. If you're hospitalized, all your pay and most of your allowances will still continue.

Medical care is also provided for your dependents, but on a somewhat different basis. In this instance, the extent of medical care depends to a large extent on *where* your dependents are, and *when* they need it. The chief point to recognize here is that the primary responsibility of Navy medical officers is to attend naval personnel. Dependents' care comes after—or in between—their major responsibility. You'll notice, if you're stationed on board ship, and your ship comes into its home port, your medical officer may be assigned temporary duty at the local dispensary or naval hospital to aid in the care of Navy dependents.

If any member of your family requires medical attention or hospitalization, it can usually be obtained at a naval hospital in the area in which they reside. Normally you will pay \$1.75 a day to cover cost of food and medication.

This care includes inpatient and outpatient services, and treatment for acute medical and surgical conditions. This includes prenatal care for your wife and delivery of your child, as well as treatment of cut fingers or broken bones or other such emergencies. It does not include treatment for nervous, mental or contagious diseases, nor those conditions requiring home visits by the medical officer nor long-term hospital care for the physically handicapped, polio, or tuberculosis.

If it should happen that a member of your family becomes physically handicapped or should contract polio or tuberculosis, there are many civilian organizations (to which you are frequently asked to contribute) that will assist you.

Under no circumstances, including emergencies, can civilian medical or hospital care or the services of civilian specialists, or the furnishings of medical appliances obtained by your dependents, be paid for out of appropriated funds.

Dental treatment is available only in connection with

allotments

inpatient hospital or infirmary treatment. In other words, if a member of your family is in a naval hospital and his or her condition is aggravated by, for example, an abscessed tooth, dental treatment may be provided.

Briefly, "dependent" in this case is defined as a wife or husband, unmarried child under 21 years of age, or dependent parent of Regular Navy personnel and Naval Reserve personnel on extended active duty.

Since conditions vary widely at each naval activity, you'll do well to check with your personnel office as soon as you get squared away at your new duty station to learn details of the extent of available medical care for your dependents. You need have no concern for yourself. You'll get the best there is.

It is suggested that you file application Form DD 719 for an all-purpose identification card (Form DD 720) from the personnel office that maintains your service record.

Dependent I.D. Card

Recently, a new, all-purpose "Military Dependent Identification Card" DD Form 720, was established for dependents of Navy, Air Force, Marine Corps and Coast Guard personnel.

This new dependent I.D. card is now being used in many places instead of NavPers 1343. However, the old "Dependents Card for Medical Care" NavPers 1343 has not been cancelled, as it is issued for dependents of deceased personnel.

The new dependent I.D. card may be used by authorized dependents for identification at commissary stores, exchanges, medical services, special services and similar activities.

Non-appropriated funds activities, such as clubs, golf courses, swimming pools, which currently require varying types of identification cards have been directed to make use of the new I.D. card (DD Form 720).

It should be noted, however, that this card does not, in itself, authorize entry into any classified security area and is not intended to replace any security system now in effect, or to be placed in effect in the future.

IN ADDITION TO the pay and allowances described earlier, you may, if you are a family man, also be eligible to receive a Basic Allowance for Quarters.

There are two types of allotments that you as an enlisted man will be particularly interested in. One is the basic allowance for quarters, better known as the "Q" or "Queen" allotment. The other is the "D" allotment.

The basic allowance for quarters (BAQ) is intended to provide rental money for all naval personnel—and their dependents—who are not assigned to adequate government quarters or housing facilities under jurisdiction of the Navy.

The allowance for officers is based on rank or grade, and on whether they have dependents. The amounts are shown in the table on page 72.

The Dependent Assistance Act provides for the payment of a monthly basic allowance for quarters for the dependents of enlisted personnel. This allowance is credited directly to your pay. In order to qualify for this allowance, you must register (have entered on your pay record) an allotment of your pay which is equal to the rate of basic allowance for quarters you are entitled to receive from and paid for by the Navy, plus an additional specified contribution taken from your



basic pay. The total of these two sums—one provided free by the Navy, the other sum contributed by you—is the amount of money sent by the Navy directly to your wife or other dependents.

The table on page 72 shows the basic allowance for quarters—and the additional minimum contribution required from you according to pay grades.

How to Apply

An allotment is not granted automatically. That is, you just can't inform the personnel officer that you are married and then expect your wife to receive an allotment check. You must make an application and register an allotment, and in doing so, there are certain conditions which you and your dependents must fulfill.

You'll be given an application form which you must fill out, giving identifying information concerning yourself, your dependents' relationship, and their dependency upon you.

If there is any doubt in the mind of the disbursing officer as to the eligibility of your dependents, he may withhold credit and consequently, you will not be able to register the "Q" allotment for your dependents. If this is your case, then—pending a determination as to your dependents' eligibility—you may register the appropriate "D" allotment (a "D" allotment is one in which the entire contribution is made by yourself—there is no cost to the government) from your pay for these dependents.

In the case of your parents or children over 21 years of age, since credit for basic allowances for quarters cannot be given until the application is approved, a voluntary allotment must be registered. The amount of this allotment must be at least equal to the minimum



required contribution you must make to "Q" allotment.

There are certain conditions under which exceptions are made to the requirement that an allotment be registered before being given BAQ credit.

- The month in which you are assigned to quarters for your dependents and the month in which such assignments terminated. BAQ is not paid when government quarters are provided your dependents.

- The month in which you are discharged, providing you do not immediately reenlist.

- The month in which you enter on active duty in a pay status if the allotment is effective for the following month.

- The month in which you are released from active duty.

- The month in which the required degree of dependency ceases.

- The month in which dependency commences providing you have an allotment effective from the following month.

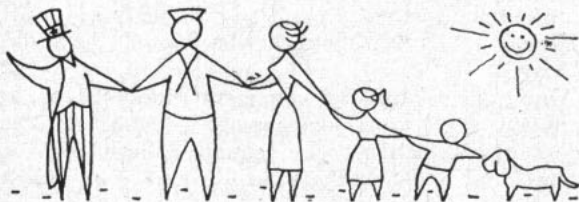
- In the event of your death, the month in which death occurs.

These Dependents Are Eligible

For the purpose of determining entitlement to basic allowance for quarters, the term "dependent" is specifically limited to certain individuals under certain conditions. These dependents are:

- A lawful wife. A marriage is lawful only if both parties were eligible to marry on the date of marriage.

Many states have decrees which require a second final decree or a waiting period before the divorce is final. Some divorce decrees require a waiting period before remarriage is permitted either within the state where the decree is obtained or outside the state. Therefore, you should be very careful that you do not remarry after divorce until you are absolutely sure that



your divorce has effectively dissolved your previous marriage. (The above applies to your wife's previous marriage also.)

- Unmarried legitimate children under 21 years of age. The dependency of such a child under 21 years of age of an enlisted Navyman is presumed and does not have to be proven. If you are divorced, although there may be nothing in your divorce decree stating as much, you as a Navyman are obligated to support your minor children. (Since the "Q" allotment requirement does not apply to officers, a divorced officer must prove that he is supporting his minor children.)

- Legitimate stepchildren who are unmarried and under 21 years of age. These children must be in fact



dependent upon you for their support.

- Adopted children who are unmarried and under 21 years of age. These children become eligible dependents only when appropriate action has been taken by a civil court of competent jurisdiction to permit adoption by you. The dependency of a legally adopted unmarried minor child of an enlisted Navyman is presumed.

- Unmarried, legitimate children over 21 years of age who are incapable of self-support because of being mentally or physically incapacitated, and who are dependent upon you for more than one half of their support. It is not necessary that they be members of your household.

- Natural parents, provided they are actually dependent upon you for more than one half of their support. If the parent or parents claimed have an income from some other source, outside of charitable sources, such income being in excess of one half the expenses of such parent or parents, you will not be considered to have provided over one half support even though you have contributed to more than one half the expenses.

- Any person (including stepparents, former stepparents, or parents by adoption) who has acted as a parent for a continuous period of five years during your minority, provided such person is dependent upon you for at least over one half of his or her support.

Requirements of Your Dependents

As a rule, your wife will have no responsibilities in connection with your application for the "Q" allotment. However, if she has been previously married, she may be required to submit to the Bureau of Naval Personnel evidence of the dissolution of her previous marriage, and, in certain cases, evidence of her marriage to you.

If your wife has children by previous marriage for whom you have applied for BAQ, she will be required to submit birth certificates for these children. In addition,

LAWFUL WIFE



UNMARRIED CHILDREN UNDER 21



STEPCHILDREN UNMARRIED UNDER 21



ADOPTED CHILDREN UNDER 21



allotments

tion, an affidavit (known as "The Dependency Claim Form for Allowance for Adopted Children, Stepchildren, and Unmarried Legitimate Children over Twenty-one Years of Age"—NavPers 3004) will be sent to her by BuPers for completion. This affidavit concerns the amount of support, if any, being received by her for the support of these children from other sources.

If you have adopted children, you or your wife will be required to submit documentary evidence of such adoption and also to submit the affidavit described above.

If you have unmarried children over 21 years of age who are dependent upon you because of their mental or physical disability, the affidavit described above will be required from your wife or the custodian of such children. Further, it will be necessary for medical evidence of the disability of these children to be submitted.

If your wife needs help in obtaining any documents or information concerning them, she may ask the local Home Service Chapter of the American Red Cross, a

UNMARRIED HANDICAPPED
CHILDREN OVER 21



PARENTS



LEGAL GUARDIANS



HUSBAND



local branch of the Navy Relief Society, the local welfare agencies (private and public), the local Legal Aid Society, Clerks of Court, and the Bureau of Vital Statistics for help. All documents submitted (with the exception of naturalization papers—see page 68) should

be certified or photostatic copies. You should make it a point to keep the originals of all documents. You may need them again.

Parents, or any person who has stood in a similar relationship, have very definite requirements to meet. An affidavit known as the "Parent's Dependency Affidavit" (DD Form 137A) will be sent to them by the Bureau of Naval Personnel for completion. The Dependent Assistance Act specifically requires that the dependency of a father or mother must be determined on the basis of an affidavit submitted by them.

It is your responsibility to stress the importance of this form to your parents, as carelessness or inaccuracy in filling it out will result in delay and possibly may result in the disapproval of the application.

If your parents need any help in preparing any of these affidavits or forms, they, too, should seek the assistance of the same agencies and organizations as those suggested for your wife.

First Allotment Check

It is important that you remember that your family will *not* receive an allotment check immediately after application is made. An allotment check is not mailed until the first of the month following the month for which it was payable.

Stated more directly, this means that if you apply for your wife's "Q" allotment say, in March, the first contribution from your basic pay would be in April. And your wife's first allotment check would be mailed in May.

Your parents' full "Q" allotment *cannot* be mailed until your application, your parents' affidavit, and other information which may be requested have been examined and a determination made that your parents are eligible dependents.

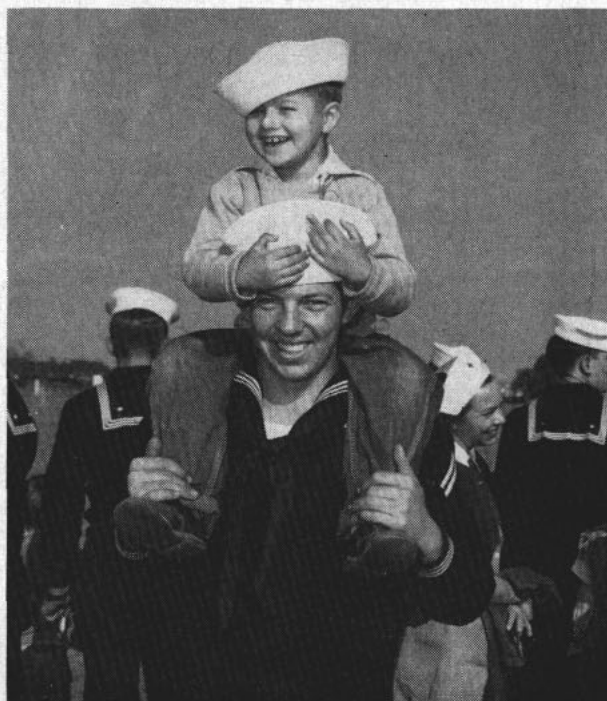
Generally speaking, the minimum time for the "Q" Allotments to wives and children and any "D" allotments to be paid would be five to eight weeks after application. The minimum time for the full "Q" allotment check to parents would be three months after application.

Cancellation

You or your dependents have the responsibility of notifying the disbursing officer, or BuPers, when entitlement to this allowance has ended as a result of change in status, as, for example:

- Upon death of a dependent, or when the required degree of dependency comes to an end, upon the divorce from wife or husband, or annulment, or marriage, or when your child reaches the age of 21 or becomes married.

If in active service, and you are officially determined to be missing, missing in action, interned in a neutral country, captured by an enemy, beleaguered or besieged, your pay and allowance will be continued at the same rate. Naturally, entitlement to pay and allowances ends at your death.

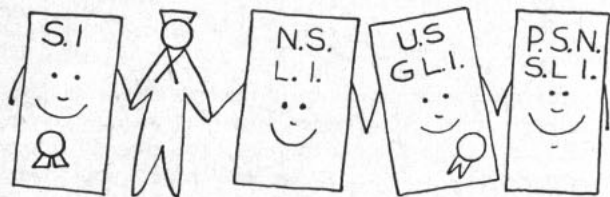


\$10,000 Free Servicemen's Indemnity Is One of Several Insurance Plans Provided to Protect Your Dependents

MOST NAVYMEN recognize the importance and value of life insurance. It is the surest and safest means of guaranteeing the future in terms of money to themselves or to their dependents at the time when they will need it the most.

You'll be happy to know that each member of the naval service is covered by either the *Servicemen's Indemnity*, *National Service Life Insurance* (NSLI) or *United States Government Life Insurance* (USGLI). The extent to which each Navyman on active duty is insured by one or more (or a combination) of the above is \$10,000. And he may be insured for this amount at *no cost* to himself, through the Servicemen's Indemnity.

All of these are systems of "government insurance," but they are entirely separate policies. NSLI (insurance that started in World War II) and USGLI (insurance that was in effect in World War I and after) are each supported by an independent fund consisting of premium payments and the earnings received on these payments. Both funds are held in the U. S. Treasury. Under the Servicemen's Indemnity, all liabilities are paid from an appropriation which is held in the U. S. Treasury known as the "Servicemen's Indemnity Appropriation." The payments from this appropriation are made in accordance with laws established by Congress



and administered by the Administrator of Veterans Affairs.

Servicemen's Indemnity

Passage of the Servicemen's Indemnity and Insurance Act of 1951 (Public Law 23, 82nd Congress) brought about a fundamental change in government insurance for service personnel. It prohibited *further* issuance of USGLI and NSLI to personnel on active duty (although men already having this insurance could retain it) and in their place provided for a **FREE indemnity** in the maximum amount of \$10,000 for all servicemen. This indemnity is payable to your survivors in the event that you should die while on active duty or within 120 days after your separation from active service.

The indemnity is paid in 120 equal monthly installments at the rate of \$9.29 per \$1000 (\$92.90 for maximum coverage) and is limited to the following beneficiaries:

- Wife or husband.
- Child or children, including a stepchild, adopted child or an illegitimate child, if the latter was designated by you as a beneficiary.
- Parent, including stepparent, parent by adoption, or any person who acted as your parent for a year or

more before you entered on active duty. Unless it is otherwise designated, the word "parent" would be considered to be the person who last bore that relationship to you.

- Brother or sister, including those of half-blood and those through adoption.

You may name any one of these relatives as your beneficiary on your DD Form 93 (Record of Emer-



gency Data) but if you do not designate a specific person the indemnity will be paid to the persons in the order listed above. It is important therefore, that you carefully and accurately fill out your DD Form 93 so that this payment may be made promptly to the survivor of your choice. If you decide that you wish to change your beneficiary a new DD Form 93 should be filled out.

The Servicemen's Indemnity doesn't interfere with your rights under other insurance contracts that may have been issued before 25 Apr 1951 (the date of enactment of the Servicemen's Indemnity and Insurance Acts of 1951). If a Navyman is insured under NSLI or USGLI in an amount less than \$10,000 the difference between the face value of the policy and \$10,000 is made up by the indemnity. For example, if you had a \$5000 NSLI policy in force at the time of your death, your beneficiary will be protected by \$5000 NSLI and \$5000 free indemnity.

In other words, the maximum amount that you can be insured for under any of these three insurance programs, or a combination of them, is \$10,000. At the



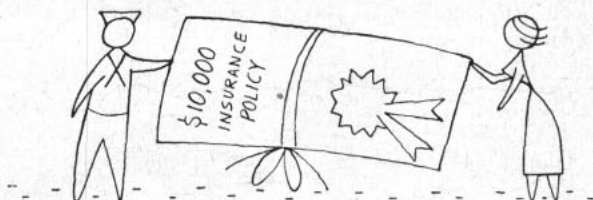
insurance

same time the minimum amount for which a serviceman on active duty is insured is \$10,000 also.

National Service Life Insurance

Many Navymen now hold NSLI contracts. These men have certain privileges with regard to their insurance under the provisions of the Servicemen's Indemnity and Insurance Acts of 1951. They may:

- Continue to keep their insurance in force by paying the premiums as they have in the past and continu-



ing to receive dividends.

- Continue to keep their insurance in force by "waiving" all premiums on a Five-Year Level Premium Term or by waiving that portion of any insurance premium that represents the cost of the pure insurance risk. This means that during the period the waiver is in effect the policy will earn no dividends.

- Cash surrender their permanent NSLI insurance (if they have permanent type insurance) and be protected under the indemnity with the option to reinstate the policy surrendered or make application for new insurance after they are separated from the service.

For more information on whether to waive or not to waive premiums, see the section on this subject below.

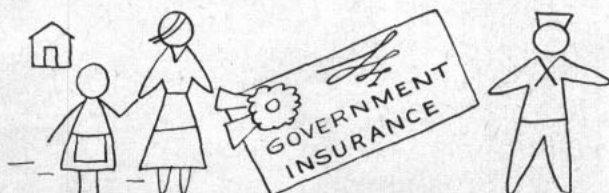
If you are insured under NSLI, you have the right to change your beneficiary at any time. However, in order for a change of beneficiary to be effective a written notice must be signed by you, dated and forwarded to the Veterans Administration office maintaining your NSLI record. This notice should contain sufficient information to identify you, so be sure to list your full name, certificate number if available, your rank or rating and your service or file number.

Wherever practicable this notice should be made on a VA Form 9-336, obtained from the Veterans Administration or your Insurance Officer.

United States Government Life Insurance

If you have a U. S. Government Life Insurance Policy in force, you have the same privileges with regard to your insurance under the Servicemen's Indemnity and Insurance Acts of 1951 as those listed above for the holders of NSLI.

Navymen insured under USGLI policies also have the right to change their beneficiary at any time. A change of beneficiary may be made in the same man-



ner as mentioned above for NSLI policy holders except that VA Insurance Form 9-724 should be used. In any event, if you want to change your beneficiary, consult the Insurance Officer in your ship or station.

To Waive or Not to Waive Premiums

Quite a few Navymen have been in doubt as to whether or not they should waive premiums on their government life insurance policies (NSLI or USGLI) under the provisions of the Servicemen's Indemnity and Insurance Acts of 1951.

The privilege of "waiving" all or a part of one's insurance premiums has been established to equalize the situation between those who are covered by the free indemnity and thus pay no premiums, and those who hold NSLI or USGLI policies and have been paying premiums.

First we must understand what it means to "waive" insurance premiums. If you have a *term* insurance policy you may waive the entire premium. This means you will pay *no premiums while on active duty*, although your policy will continue to be in effect. If you have a *permanent* plan policy, you may waive the "pure insurance risk" portion of your premiums—you do not pay that portion of the premium which is to insure your life from month to month, as differentiated from the remaining portion of the premium you must pay



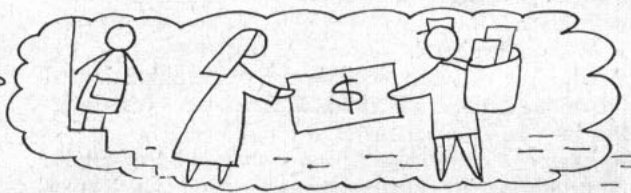
into the reserve or "investment" portion of the policy. In either case, after release from active duty, you would resume paying the regular premium. Waiving does *not* mean the same thing as surrendering—when you surrender a policy, you give it up completely. *No dividends will be paid, however, while a waiver is in effect.*

Some of the pros and cons on waiving premiums are discussed in *ALL HANDS*, January 1952, p. 49. Here is a brief summary on the subject:

- All personnel who hold *term* insurance policies are advised to waive the premiums while on active duty. They can resume paying their *term* insurance premiums within 120 days after release from active duty.

The following applies only to *permanent plan insurance* policy holders:

- According to the Veterans Administration, a *World War I (USGLI) policy*—issued at the younger age rates—that has been in force for, say, 10 years or more, will probably best serve the holder if regular premiums are continued and dividends are received.



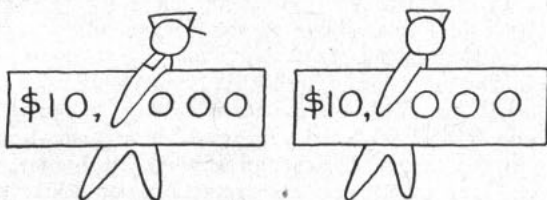


• On *National Service Life Insurance permanent plan policies*, the decision is often close but the VA says that in most cases the waiver will be preferable.

Because of the several factors involved, a separate determination must be made in each individual case. Permanent plan policy holders may:

(1) Surrender the policy for cash and remain covered for \$10,000 under the indemnity or

(2) Apply for a waiver of the "pure insurance risk" portion of the premium (the amount paid to insure one's life from month to month as differentiated from that paid into the reserve) or



(3) Continue to pay the present premiums and receive dividends if and when dividends are declared.

What are the advantages of *waiving* your premiums under (2) above?

If the insured decides to retain his policy but waive the "pure insurance risk" portion of his premiums, his policy will be *continued in force* while on active duty, the cash value will continue to grow and—at the time of his release from active duty—he could resume payment of the full premiums at the same rate as when he first converted his policy. In case of death, his beneficiary would be paid under the terms of the policy, not the indemnity. (In cases where the insurance is less than \$10,000 the beneficiary of the insured is sure of receiving an amount of the indemnity to bring the total up to \$10,000.) *The insured Navyman will not receive any dividends, however, during the waiver period.*

Now we come to the question presented in (3) above. This is where the decision to waive or to continue to pay the full premium is determined. If you execute a waiver, you don't collect your annual divi-

dend for the period the waiver is in effect. But if your dividend is less than the amount you would save by waiving (that is, not paying) the "pure insurance risk" portion of your premiums, then, obviously, it would pay you to execute the waiver.

How do you figure whether you save by waiving? To answer this question you must first know: (1) what your annual dividend is; (2) then you must find the amount of your "pure insurance risk;" and (3) which is greater.

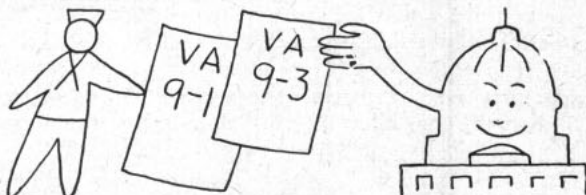
Each case is different. Therefore, if you're not sure about waiving, do one of the following: see your Insurance Officer, check with a VA branch office, or read the January 1952 *ALL HANDS* article that contains tables that will show you how you stand.

Post-Service National Service Life Insurance

Any Navyman protected under the provisions of the Servicemen's Indemnity and Insurance Acts of 1951 may, *within* 120 days following his separation from active service, apply for insurance on the Five-Year Level Premium Term Plan. This insurance is renewable, non-participating (no dividends), but not convertible to any form of permanent insurance.

There are many excellent insurance policies offered by commercial companies which could be used to great advantage in rounding out your insurance program. However, you should consult your Insurance Officer for counseling so that you may become familiar with the type of policy offered to you.

Further information may be obtained from the



Veterans Administration, Washington 25, D. C., or through any Veterans Administration field station. For information concerning USGLI, ask for VA Pamphlet 9-1; for information regarding NSLI and Servicemen's Indemnity, ask for VA Pamphlet 9-3. Both pamphlets include premium rates.

housing

Pointers on Living Conditions and Housing Facilities for Navymen; 80,000 Housing Units Are Currently Provided in the Navy Community

THE NAVY'S FAMILY HOUSING program embraces more than 80,000 public quarters, government rental units and government-insured privately financed units. It may be divided into three broad categories, based upon the facilities available and the financial arrangements you may make:

- **Public Quarters**—This is government-owned or government-controlled housing administered by the Navy and occupied without payment of a cash rent. If you occupy this type of housing, you surrender in full your basic allowance for quarters (BAQ), but on the other hand, you have no further expenses to pay for your housing. It is available to both officers and enlisted personnel.

If you are an officer and report for duty at a permanent activity where public quarters are available, you will be assigned quarters designated by the commanding officer of your new activity. Quarters may include utilities and furniture.

Your quarters will contain the number of rooms prescribed by law for an officer of your rank. An ensign



or warrant officer, for example, is usually provided with two rooms; a lieutenant (junior grade), three rooms; a lieutenant, four rooms; a lieutenant commander, five rooms; a commander, six rooms; a captain, seven rooms; and additional rooms for the higher ranks.

However, this rule is often modified by circumstances. A lesser number of rooms, for example, might be assigned by the commanding officer because of the limited quarters available. As a rule, due consideration is given to the suitability of the quarters for the officer concerned, his position in the organization and his grade, as well as the size of his family.

When public quarters for married enlisted men are available, assignment is made by the commanding officer, who bases his decision upon the number of dependents, and other considerations.

If you are a married enlisted man and are not furnished family public quarters (if you are entitled to such quarters) you will be provided with accommodations for yourself in barracks or a receiving station and will be paid your allowance in lieu of such family quar-

ters. A discussion of entitlement to basic allowance for quarters will be found on pages 6-8.

When government quarters are first assigned, the housing officer of the command having cognizance over the quarters originates your agreement to surrender your basic allowance by forwarding a DD Form 114 in triplicate to your commanding officer. The CO then forwards the original and duplicate of this form to the disbursing officer having custody of your pay record and the necessary pay record adjustments are made.

- **Title VIII Housing**—This is privately financed and privately operated and controlled rental housing that has been constructed under the Federal Housing Administration insured mortgage program. The provisions for such housing are contained in Title VIII of the National Housing Act—That's where this housing gets its name.

Public Law 211, 81st Congress, which amended the National Housing Act by adding Title VIII, was enacted to encourage construction of rental housing on or in areas adjacent to Navy, Marine Corps, Army and Air Force installations.

First preference for occupancy in Title VIII housing is given to officers and enlisted personnel with families who are assigned to permanent shore duty, including those men assigned to station or district craft and vessels of the inactive fleets, and personnel assigned to headquarters of Fleet units located on shore.

The rental allowances of the various officer ranks and enlisted ratings have been taken into consideration in the provision of Title VIII housing, in order that rents will be within the means of military personnel.

Navy Title VIII housing is available at many activities in the United States and Hawaii. In Alaska and Guam, housing projects constructed under other titles of the National Housing Act are available.

- **Rental Housing**—This is Navy-owned and operated housing for which the Navyman pays a stipulated amount as rent without forfeiture of his quarters allowance. The primary distinction between rental housing and public quarters is the basis upon which the occupancy of government space is held. In the case of rental housing, occupancy is established on the basis of a landlord-tenant relationship involving payment of a specified amount and a contractual agreement between the government and the Navyman, which gives the Navyman the same rights in the property rented that he would have if he were renting from a private owner. (In the case of public quarters, discussed above, the occupant has possession on a strictly "permissive



basis"; he has no contract and his housing is at the sole option of the government.)

The Navy manages government rental housing for Navy personnel. The commanding officer sets up a local housing organization the size of which depends on the number of rental housing units, the locations and concentrations of housing at his activity, and the availability of personnel and funds. Each prospective tenant for rental housing must file a Navy Rental Housing Projects Application (NavDocks Form 530) through his unit commander or directly to the housing management as prescribed by the CO of the activity.

There are usually waiting lists for each type and size of unit, established and maintained by the project housing office. Your position on a waiting list is usually determined by the *date of your application*.



In areas where housing shortages exist and you find it necessary to look for housing on your own, it is advisable to consult your Legal Assistance Officer before signing a lease or contract.

From time to time the housing situation will change, but always in the form of improvements. For example, in recent months the Navy's Seabees have built 2400 new units on Guam, Guantanamo, Cuba, Kwajalein Island, and Sangley Point in the Philippines. These new units have replaced quonset huts and similar substandard housing formerly used to house married men and their families.

Navy Community Life

Wherever you live you'll find that Navy life is a "community affair" and you are an important part of it. There are recreation, social and cultural activities sponsored by the Navy to bring Navy families together. Picnics, street-dances, card parties, athletic events, garden club contests, scouting competitions and hikes, concerts, movies, lectures and other kinds of events lead toward the enrichment of Navy life.

You will find that everyone in the "community" is anxious to be your friend and be a part of the big Navy

family. In housing projects where Navy families live, Navymen are conscious of this and know that if they "fall down" it reflects on the whole community. Keeping your quarters in shipshape condition is one of the best contributions to community life that you can give. Every Navy community has a place where you can obtain lawn mowers, garden equipment, rakes, etc. There is regular garbage and trash pick up, too. Remember, the Navy can find you a house but it is still up to you to make it a home.

Info On Overseas Living Conditions

If you plan to take your family with you when going to an overseas station, you should investigate the living conditions in that area before leaving the United States. A pamphlet entitled "Overseas Transportation Information for Navy Dependents" (NavPers 15842) may be requested from the Bureau of Naval Personnel. Pamphlets which give a general idea about the living conditions (shelter, schools, transportation, stores, required clothing, food, etc.) for various foreign locations may also be obtained from the same source.

Here is a complete list of pamphlets available on living conditions at overseas stations, large and small. Personnel can get the latest information on living conditions and various other compiled information, including NavPers 15842, by addressing a request to the Chief of Naval Personnel (Attn: Pers G212), Navy Department, Washington 25, D. C., for one copy of the appropriate pamphlet.

Alaska (Adak and Kodiak)	Guam and Saipan
Azores	Hawaii
Bermuda	Iceland
Brazil	Italy (Rome and Naples)
Bahrein Islands, Saudi Arabia	Japan
Trinidad, British West Indies	
Cuba (Guantanamo Bay)	Kwajalein
France (including Paris)	Midway Island
French Riviera	Argentina, Newfoundland
(Staff, Sixth Fleet)	
Port Lyautey, French Morocco	Panama Canal Zone
Formosa	Philippine Islands
Germany	Puerto Rico
London, England	Tripoli, Libya
Greece (Athens)	Turkey



assistance available

Here Are Services Offered To Every Navyman To Aid You, Your Family During Your Career

THE NAVY HAS LONG recognized that a man who is worried about his personal problems cannot be an effective member of a military organization—or any other. That's one of the reasons why, when you run into personal trouble, you'll find a number of experts available to help you. It's good business for the Navy, and it helps you. Listed below are some of the services



and assistance which you may receive from the Navy and other sources. Each is well qualified to aid you.

Your Navy Chaplain

The fact that Navy chaplains are clergymen in uniform makes them naturally concerned for all personal problems of military personnel and their dependents. Navy chaplains are not only ready to accept the traditional practice of "take your trouble to the chaplain," but also work to bring the comfort, courage, and faith into people's lives which is the fruit of a religious belief.

When a difficulty arises, the chaplain, in addition to providing spiritual assistance, will refer you to the specialists capable of meeting your specific problem. The ministrations you receive from your home church are continued by your chaplain; the Sacraments of the Church, visits, counsel, assistance in emergency, instruction in living, help at time of sickness or death. He is concerned and interested in you both in times of trouble and when there is smooth sailing.

Examples of some of the services rendered by these clergymen in uniform are:

The chaplain is available to perform marriage ceremonies. If you are planning marriage, it is advisable for you to confer with the chaplain in advance.

The chaplain is the personal representative of every Navy and Marine Corps family, in spiritual matters. At times, and upon invitation, of course, he will visit your home. He can give counsel and advice to the widows and parents in case of a Navyman's death, and is available to conduct appropriate funeral services for Navy-men (active and retired) and for their dependents.

It goes without saying that the chaplain's primary duty is religious.

Navy's Legal Assistance Program

The purpose of the Legal Assistance Program of the Navy is to interview, advise and assist Navy-men who have personal legal problems, and in certain cases, to refer them to competent attorneys acting in cooperation with the American Bar Association, state and local bar associations and legal aid organizations.

The Navy has established billets for Legal Assistance Officers who are naval officers. Each Legal Assistance Officer is also a member of the bar of a state, territory,

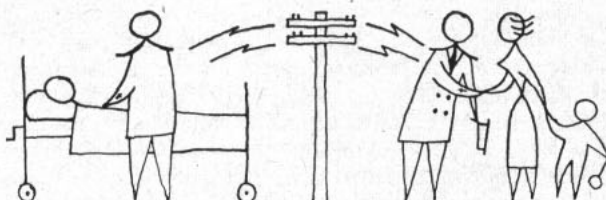
or the District of Columbia. Legal Assistance Offices are established at naval district headquarters, navy yards, naval stations, Marine Corps bases, Marine barracks and other naval activities where qualified lawyers are available. Legal Assistance Officers or Acting LAOs are also usually appointed on ships or stations having complements of more than 1000.

For smaller ships or stations, where the services of an LAO is considered advisable by the commanding officer, and there is no licensed attorney on board, a naval officer may be assigned collateral duty as *acting* Legal Assistance Officer. The Acting LOA can arrange for legal services, but is himself forbidden to give such advice or service.

Here's a point to remember. If you need legal advice, you may call in person for an interview with your Legal Assistance Officer without going through any chain of command. If you do not know where to find him, your personnel officer or chaplain can tell you.

All matters upon which you may consult your Legal Assistance Officer are treated confidentially. It is a strict rule that such confidential matters will not be disclosed by personnel of the legal office to *anyone*, except upon your specific permission—and that such disclosures may not lawfully be ordered by any superior naval authority.

The Judge Advocate General requires observance of this rule as essential to establishing confidence of naval personnel in the integrity of the Legal Assistance Program. All persons, regardless of rank or rate, are assured that they may disclose frankly and completely the material facts of their legal matters without fear that



such confidences will be disclosed or used against them.

• **How the LAO Can Help** — The type of cases which Legal Assistance Officers can handle for you include the drawing of wills, powers of attorney, deeds, affidavits, contracts and many other documents. Matters relating to automobile sales and licenses, and cases where a landlord may be attempting to evict your family during your absence and similar troubles are legitimate reasons for dropping in to see your LAO.

Legal Assistance Officers also deal with cases of transfer of property, questions of marriage and divorce, adoption of children, administration of estates, insurance, citizenship, insanity, taxation, personal injury and various cases in which the Soldiers' and Sailors' Civil Relief Act of 1940 may be invoked for the protection of service personnel or their families.

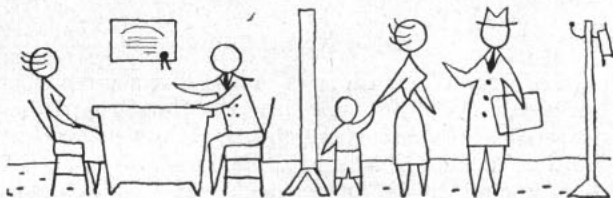
Navy-men may also go to see an LAO of another service. For example, a sailor on leave in the Midwest, who has a legal problem, may drop in to see the LAO

at an Air Force or Army base near his home town. Dependents (of active duty Armed Forces personnel) are also eligible to use the services of a Legal Assistance Officer of any branch of the Armed Forces.

It should be clearly understood, however, that Navy Legal Assistance Officers are not permitted to represent you as counsel, or appear in person, or by pleadings, in or before civil courts, boards or commissions, but this is not to be construed in such a way as to interfere with the present practice of naval officers who appear in police or criminal courts as legal representatives of the commandant or commanding officer where naval personnel may be involved.

Since Legal Assistance Officers cannot appear in court as counsel, and obviously cannot deal personally with problems arising in every locality in the U. S., provisions have been made for handling such cases. The American Bar Associations' Committee on Legal Services to the Armed Forces was organized in 1941 to provide just such help.

Legal Assistance Officers, of course, are not permitted to accept any fee. Fees, however, may be charged by members of the civilian bar in cases referred to them by the LAOs through the state or local committee. Usually, when such fees are charged, they are relatively low—usually the minimum standard or less for the particular case, with consideration being shown to the servicemans' ability to pay.



LAOs do not handle matters which should, in their judgment, be handled by private counsel. LAOs are also constantly warned against handling questions of family allowance, matters involving transportation of dependents, complaints of non-support and similar cases. Such matters should be referred by you to the appropriate bureau or office.

In no case will a Legal Assistance Officer act as a collection agency or lend his aid to defeat fair collection or legal enforcement of any just debt or obligation.

The Navy Relief Society

The Navy Relief Society is a private organization, supported entirely by private funds, which assists Navymen and Marines and their families in "times of need." It is not an official part of the Navy but is closely affiliated with it and operates exclusively in the field of relieving emergency distress among naval personnel and their dependents. While its assistance is not a benefit or right, it is the Navy's own organization for taking care of its own people, is manned largely by naval personnel, and is supported by the contributions of those in the naval service.

In order to insure that all requests are handled equally, definite policies and practices have been developed. Basic to these is the fundamental concept that Navymen are normally independent, self-reliant and self-supporting people, but due to the nature of service life with its many changes they are subject to a greater extent than persons in civilian life to unforeseen

problems. It is in these situations that the Society is intended and stands ready to relieve. Its services are available to all personnel, both regular and reserve on active duty (other than training duty), to retired personnel and to the dependents of those whose death occurred while in the service. There should be no hesitancy in seeking its aid in time of real trouble.

Assistance may be in the form of financial aid, which may be given as a loan (no interest is ever charged), grant or combination. Non-financial services are also provided.

The work of the Society is decentralized among 47 auxiliaries and 55 branches. Auxiliaries are located at the Headquarters of the naval districts, at the larger naval stations, at the larger Marine Corps posts and stations, and at the centers where naval families congregate. Branches are located at smaller stations within reasonable distance to the larger ones. All of these auxiliaries and branches maintain offices which are easy to reach and are open during normal working hours. In cases of necessity some of the staff can usually be reached at night.

If an auxiliary or branch is not available, write or telegraph requests to: Headquarters, Navy Relief Society, c/o Navy Department, Washington 25, D. C.

If the need is immediate and urgent, written or telegraph requests should be processed through the local chapter of the American Red Cross, who will assist in insuring that sufficient information is included. The Red Cross chapter may also be helpful in arrangements for medical care, hospitalization, etc.

Detailed information on assistance and services available from the Navy Relief Society are given in BuPers Inst. 1747.1.

The American Red Cross

The American Red Cross is a private organization supported by contributions. Here are the services performed by the Red Cross for you:

- Counseling with patients and their families and dependents on personal and family problems.
- Financial assistance to servicemen and their families and dependents in emergencies.
- Communicating between patients and their families and obtaining information on home and medical conditions for military authorities.



assistance available

- Providing information to patients and their families concerning federal and state benefits to which they are entitled while they are in service and upon discharge.

- Referral of patients and families to specialized agencies which provide such services as legal aid, employment, medical care and child welfare.

- Providing recreational activities for patients in hospitals.

- Assisting relatives who visit patients in military installations.

- Furnishing comfort supplies to military patients.



- Furnishing health and safety services at military installations, such as water safety, first aid, home nursing and nutrition.

- Cooperation with the military establishment in the conduct of a national blood program to secure donations of whole blood and to provide whole blood and blood derivatives for military hospitals as needed.

In time of war the Red Cross undertakes additional responsibilities including assisting POWs and acting as their intermediaries, setting up and operating recreational activities.

Navy Mutual Aid Association

The Navy Mutual Aid Association is a non-profit association established in 1879, under the auspices of the Secretary of the Navy, for the purpose of providing immediate aid to the dependents of deceased officer personnel in the form of a substantial cash payment wired or cabled anywhere in the world, and in securing pension and other benefits for the dependents of its members.

Membership is open to Regular and Reserve officers of the Navy, Marine Corps and Coast Guard who are not more than 45½ years of age. Reserve officers must be on active duty at the time of entrance into the Association and must have one year's continuous active service or one year or more of obligated service at time application is submitted. The benefits of the Association

are available when members retire, resign or are in an inactive status.

The Association acts promptly upon receipt of the official notice of a member's death (\$1000 is sent immediately without waiting for proof of death so the dependents are not left stranded without funds) furnishing forms and assisting the surviving dependents in the preparation, submission and follow-up of government claims.

There are also numerous services for its members. For example, membership in the Navy Mutual Aid Association entitles a member to obtain quick loan service anywhere in the world, provides a central depository for valuable documents and free photostatic service. In addition, members are kept up to date on changes in government benefits and other important information through the association's annual report.

The premiums for the \$7500 benefit vary with the age of the member and become fully paid-up at age 60, 65, 70 or 75 depending on the plan selected. The Association pays a terminal dividend of \$500 in addition to the \$7,500 at the present time. For example, a man joining the Association at age 23 pays \$10.35 a month and his payments stop at age 60. In the event of death, his beneficiary would be paid \$7,500 plus the terminal dividend of \$500.

Interested persons may direct their inquiries to the Navy Mutual Aid Association, Navy Department, Washington 25, D. C.

Navy Wives' Club

The Navy Wives Clubs of America is a group that has been especially organized for the Navy wife. It has 43 active clubs throughout the U. S. and in overseas locations including Alaska, Hawaii, Puerto Rico, French Morocco and the Philippines, and several with charters pending.

Membership in the NWCA is composed chiefly of



wives of enlisted men serving in the U. S. Navy, Coast Guard and Marine Corps and in their Reserve components. Other members are wives of EMs who have been honorably discharged or are retired or in the Fleet Reserve, and women who are friendly to and interested in the cause of furthering such an organization of mutual assistance and social welfare.

Activities of the Navy Wives Clubs are many, including beneficial and social undertakings. The NWCA also sponsors a special college scholarship fund for sons and daughters of enlisted personnel. The scholarship is an outright grant of at least \$250 per academic year for the candidate selected. To be eligible, the applicant must be the child, legally adopted child or stepchild of an enlisted man of the Navy, Marine Corps, or Coast Guard on active duty or retired with pay (see page 42).

The Navy Wives Club members also provide assistance. NAVY WIVES get together in Japan to chat with Mrs. Albert Pratt (center) wife of Assistant SecNav for Personnel.



ance to Navy Chaplains, assist in YMCA programs for servicemen, participate in the National blood donor program and in Navy Relief Society affairs. On the social side, the local chapters hold dances, picnics, and similar activities.

If no local chapter exists in the area in which you now live and your wife is interested in establishing such a chapter, she may find help in its organization by addressing a request to the Chief of Naval Personnel (Attn: Pers G212), Washington 25, D. C.

Other Organizations

There are a number of organizations and government agencies which will assist your family upon your death. Following is a brief discussion of the services of some of these agencies:

- **Veterans Administration** — Handles compensation for service-connected death and pension for nonservice-connected death. The VA is responsible for burial flags for dependents of personnel buried outside the continental U. S. It administers USGLI and NSLI insurance as well as the Servicemen's Indemnity. The VA maintains hospitals for care of veterans who cannot afford to pay for hospital treatment. VA Regional Offices are located in many large cities.

- **Veteran Organizations** — The American Legion, Veterans of Foreign Wars (VFW), American Veterans of World War II (Amvets) Fleet Reserve Association and certain other veterans' organizations will assist survivors in obtaining various benefits, by providing information and helping process claims.

- **State Veterans Commissions** — Most states maintain veterans' agencies (usually called State Veterans Commissions) which supervise veterans' programs. They can help with federal employment assistance, state bonuses—if any, educational assistance, land settlement preference and other benefits.

- **BuPers Casualty Branch** — Makes official notification of death. Forwards to the person believed to have entitlement, as indicated from official records, the forms on which to apply for the six months' death gratuity, arrears of pay and data concerning other benefits which may be payable. Provides next-of-kin with statement of naval service of the deceased which may be submitted to the Social Security Administration and other agencies as proof of service. Certifies payment of death gratuity. Provides copies of "Certification of Casualty" to government agencies administering various benefits. Notifies commercial insurance firms (if listed on DD Form 93) of the casualty. Inquiries should be sent to the Chief of Naval Personnel (Attn: Pers G23), Navy Department, Washington 25, D. C.

Emergency Leave and Transfer and Assignment for Humanitarian Reasons

The Navy recognizes that there are occasions when a personal problem cannot be solved in your present duty status and will give consideration to individual requests for the following:

- Emergency leave may be granted by your com-



manding officer when home conditions require your immediate presence; or

- Reassignment for humanitarian or hardship reasons, when home conditions constitute an undue hardship not normally encountered by other members of the naval service and your presence is necessary to alleviate the hardship. This assignment may be for transfer from fleet to fleet, sea to shore, shore to shore, shore to sea, temporary or permanent. Normally a temporary assignment to shore duty is for a period not to exceed four months.

- When leave has already been granted to meet an urgent situation and it is probable that your remaining time will not be sufficient, you may submit a request for an extension of leave, or for a special humanitarian assignment to the Chief of Naval Personnel via the commanding officer of the naval activity nearest your leave address.

- In emergency cases, when temporary humanitarian assignment is insufficient, you may request an extension of your assignment accompanied by an explanation of the current situation. All requests for humanitarian assignment are carefully reviewed. In addition to the merits of your case, your service record, length of service and other extenuating circumstances are considered.

Detailed information on the procedures for transfer and assignment of enlisted personnel for humanitarian or hardship reasons are given in BuPers Inst. 1306.24A.

You may be assured that you will receive all possible assistance and guidance from your commanding officer in the preparation of humanitarian requests.

Hardship or Dependency Discharge

Requests for hardship or dependency discharge must be submitted in accordance with the provisions of the *Bureau of Naval Personnel Manual*, Article C-10308, and must be accompanied by affidavits which fully substantiate the dependency or hardship claim.

Additional information as to disposition of applications for separation for dependency or hardship reasons is given in BuPers Inst. 1910.8.



education and training

No Matter What Your Specialty, There Are Schools Or Courses Available to Help You in Your Career

THE DAY YOU ENTERED THE NAVY, whether as an enlisted man or officer, you may have thought that your school days were over. If you've been in the Navy more than 24 hours, you know better. Far from being the spot where education stops, the Navy is really where a man begins to learn.

From the day a Navyman enters boot camp or one of the officer procurement programs he finds that this modern day Navy provides some of the best programs and facilities for study that a man could ask for. He is constantly acquiring new knowledge and putting that knowledge to work.

If you are an enlisted man, you have means to study for each advancement. Officers have at their disposal schools and courses to qualify them in their various technical fields and for promotion.

At some time or another the chances are that orders will be issued sending you to one of the Navy's many schools that provide the highly trained technicians who make up today's sea service. For the enlisted men, these schools teach everything from baking to aviation electronics. Officers may take up postgraduate work or attend technical schools, within or outside the Navy.

Perhaps no other organization in the world has as many educational opportunities for the individual as the Navy, for in addition to the schools, there is a constant opportunity for self study through correspondence courses of many varieties. In addition, many activities arrange for college classes to be given on the base during off-duty hours.

Not only is the Navyman given the opportunity for education, but in many cases, so are his dependents.

For a brief round-up of educational facilities offered by the Navy, read on, and check also the section on paths to a commission, beginning on page 26.

Educational Opportunities for Enlisted Men

Your education starts the day you report to recruit training. That's when you begin learning about the Navy through such subjects as naval terminology, discipline and regulations. These may come from books, salty boatswain's mates or experience. No matter what their source, they may be listed as education for in a

few short weeks at the naval training center you undergo the transformation from civilian to sailor.

Upon reporting aboard ship your first assignment from your division PO is a study of the ship's organization chart and the watch, quarter and station bill. That starts you on your studies.

Within the next few weeks you learn details concerning your ship, your job, your duties and your new shipmates. Before long you have enough time in to go up for SN and you have to do a bit of studying for the examination. When that is behind you, it's time to decide just what rating you want to strike for and then start working toward the examination for third class.



Navy Training Courses

Along about this time you become acquainted with the Navy Training Courses. These are comprehensive, compact, paper-covered books which are designed to help you train for the rate that you are interested in. There are some 185 of these Navy Training Courses now printed, and BuPers maintains a group of writers and technical specialists to keep them up to date. These Navy Training Courses may also be studied in connection with Enlisted Correspondence Courses, which provide a "home-study" program enabling you to keep up with your rate (see below).

Naval Schools

Scattered throughout the Naval Establishment are numerous specialized schools and courses established to meet the constant demands for trained personnel in the many unique skills and occupations that make up the Navy.

There are many different types of these schools, which provide a range of courses from basic instructions to highly advanced work.

There are currently several hundred naval schools in



operation throughout the United States. This is a typical sampling of the schools and the subjects taught: Disbursing clerks, drivers, electronics, technicians, enginemen, opticalmen and instrumentmen, journalists, personnel men, radiomen, steelworkers, commissarymen, instructors, teletype maintenance, welding, deep sea divers, guided missiles, harbor defense, sonarmen, minemen, hospital corpsmen, dental technicians, aviation machinist's mates, photographer's mates, aviation electronics technicians, aviation ordnancemen, and aviation electrician's mates.

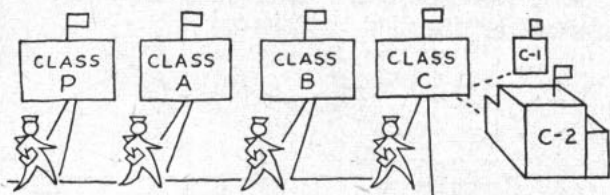
The naval schools are divided into several classes:

- **Class P Schools**—These schools are designed to conduct training at a preparatory level.

- **Class A Schools**—These schools and courses are, in general, designed to provide the basic technical knowledges and skills required to prepare personnel for the lower petty officer rates.

- **Class B Schools**—These schools and courses are designed to provide the advanced technical knowledges and skills required to prepare personnel for the higher petty officer rates.

- **Class C Schools**—These schools and courses are designed to train enlisted personnel in a particular skill or technique which, in general, is not peculiar to any one rating. Class C Schools are further divided into subclasses, namely: **Class C-1 Schools**—this class includes all Class C Schools located in naval establish-



ments; **Class C-2 Schools**—this class includes all special schools, recognized by the Chief of Naval Personnel and operated in civilian manufacturing plants.

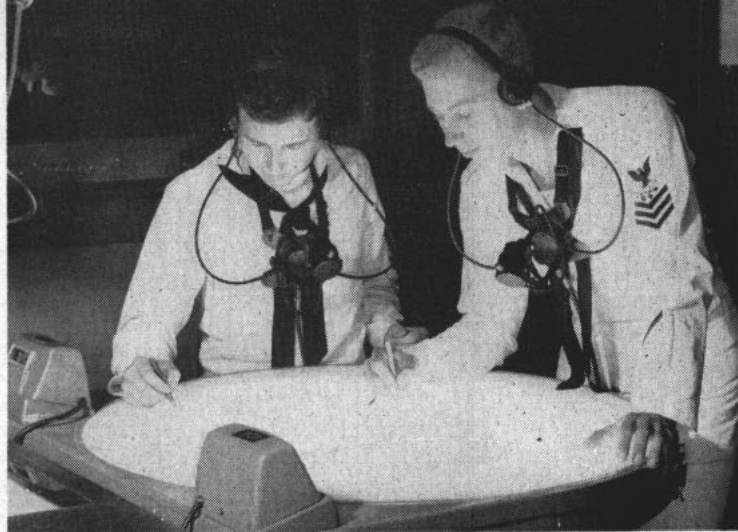
- **Functional Schools**—They provide training to personnel, often in a group or team situation, in the performance of specialized tasks or functions which are not normal to rating training of enlisted personnel nor to professional training of officers. In addition, these schools also provide training on weapons of new or advanced design which have not reached universal Fleet usage.

- **Fleet Schools**—They provide refresher and team training to Fleet personnel who normally are members of ships' companies.

Your application and selection for a Navy service school depend upon many factors—your rate and rating, your time in service and the school you want to attend. For more detailed information on service schools check with the personnel office for a look at the *Catalogue of U. S. Naval Training Activities and Courses* (NavPers 91769-B), BuPers Inst. 1500.25 which contains convening dates for classes, and the "Naval Air Technical Training Bulletin." These are available from your ship's office, the training officer or the I. & E. officer at your duty station.

Other Training Is Available

Once you have decided that the Navy is to be your career, you'll have to look forward to the time you will be going up for PO1 and, eventually, Chief. The competition is getting tougher now and the thing to do is



to be better prepared than the other guy. So you keep the books near, work hard at your job and keep studying.

When you look at it that way, you are pretty well kept busy with your studies that are needed for promotion. But you decide that really those studies don't take up too much of your time and you want to know even more. You find out that you can finish your high school education and even go to college without ever leaving your ship. You start out by talking things over with your I. & E. officer and filling out an application.

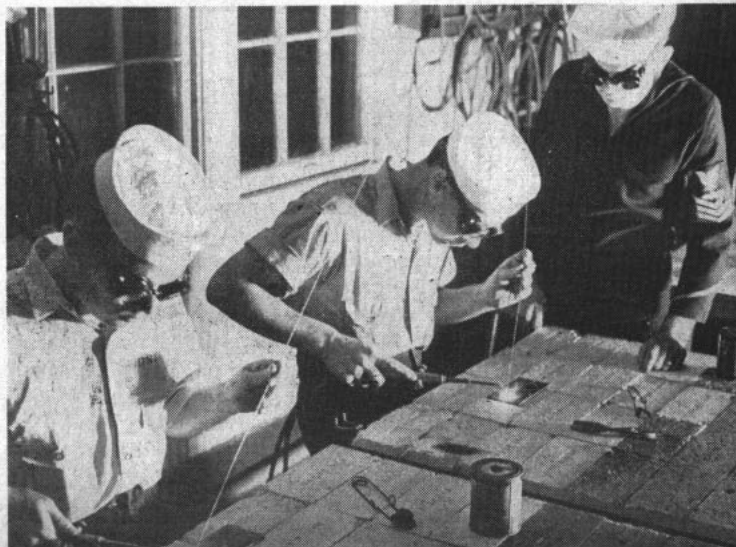
That application goes to the United States Armed Forces Institute, an organization that is keyed to the serviceman's needs. USAFI itself has scores of high school and college correspondence courses available to military men. In addition, they have a working agreement with many colleges and universities throughout the U. S. to supply courses to servicemen.

U. S. Armed Forces Institute

Here is a general summary of USAFI course and test offerings:

- **USAFI Correspondence Courses** — For correspondence course study USAFI will provide test materials, a study guide and a supply of paper and envelopes. You study the test, and prepare a series of lessons to be mailed to the nearest USAFI. An instructor grades each lesson and offers suggestions or guidance to help you over the rough spots in the course. With very few exceptions, all correspondence courses have end-of-course tests to be taken when you have finished the lessons.

- **USAFI Self-Teaching Courses** — These courses generally consist of the same text and study materials used in the correspondence courses. In a self-teaching course,





however, you're strictly on your own. The texts provide study suggestions and outlines, but there is no lesson-grading service. Most self-teaching courses have end-of-course tests.

- **Group Study Course**—This is conducted in much the same way as a formal school course—with an instructor and regularly scheduled classes. Any course may be taught by this method when there are enough students and your ship or station has the facilities.

- **Correspondence Courses Offered by Participating Colleges**—USAFI course offerings are supplemented by many courses from colleges that participate with USAFI. These courses are made available to uniformed personnel for about half their normal cost; they are similar to the USAFI correspondence courses in content and lesson procedure. Following enrollment, however, all correspondence takes place directly between you and the college or university.

High School and College Credits

It is possible that your Navy training and experience may be credited toward a high school diploma or toward certain college courses.

For example, in addition to end-of-course tests for courses mentioned above, USAFI offers a testing service for: Comprehensive examinations on subjects in high school and college fields; comprehensive examinations for the measurement of general educational develop-



ment (high school and college level GED tests); and achievement tests for the elementary grades. These tests are available as a means of educational measurement by military authorities and civilian accreditation authorities.

It should be noted here that neither USAFI nor the Navy can give civilian academic credit for USAFI courses and tests. It is the responsibility and privilege of civilian high schools, colleges, and state departments of education to determine the amount and kind of civilian credit given, if any, for in-service education.

Many schools do grant credit, however, for USAFI courses and for formal service school training. The Commission on Accreditation of Service Experiences (CASE) maintains an advisory service to assist civilian educators in evaluating in-service educational experience by recommending credits for USAFI courses, tests, and service schools. Your I & E officer will help you write a letter to your school concerning accreditation matters.

Regardless of the course you take, the Navy recognizes all USAFI courses and tests for credit as recommended by CASE. Also, the service record of each Navyman contains a running account of his educational accomplishments, including any work completed through USAFI.

The Navy uses your educational record in much the same way as any other employer would, deciding placement problems, your further training, and promotions—particularly from enlisted to officer, on the basis of your education and experience.

The list of courses available through USAFI is too long to publish here, but your I & E officer has all the information and necessary application blanks. Just to give you an idea, a few of the courses available (picked at random) are: Business Management, Aeronautics, Beginning French, Soils, Industrial Electricity, Blueprint Reading, Journalism, World Literature, Basic Math, Calculus, American History, Principles and Practices of Radio Servicing, Sheet Metal Drafting, Psychology, Refrigeration and Plastics.



The door is open—all you have to do is walk in.

The enrollment fee is reasonable—only \$2. That entitles you to take as many courses as you desire. The course that you do take may be used for college credit if you decide to go to college.

Enlisted Correspondence Courses

Should you decide that instead of college credit you want more knowledge about the Navy you can turn to a Navy outfit, the U. S. Naval Correspondence Course Center, at Brooklyn, N. Y. They have hundreds of courses that you may take, either within your rate, or general information courses.

All enlisted personnel, whether on active or inactive duty may apply for the courses.

An Enlisted Correspondence Course serves not only as a means of studying some naval subject of interest to you, but also as a substitute for completion of a Navy Training Course. It qualifies you to take advancement in rating examination—if all other requirements are met.

If you want to take a course (and are on active duty) see your division officer or your education officer and ask for Form NavPers 977, "Application for Enlisted Correspondence Course."

In most cases, applicants will be enrolled in only one correspondence course at a time.

These applications should then be sent to the U. S. Naval Correspondence Course Center, Bldg. RF, U. S. Naval Base, Brooklyn 1, N. Y., via your C.O.

Education and Training for Officers

THE NAVY KNOWS that when an officer candidate comes out of school and gets his commission he is well grounded academically and can go on to more advanced scholastic work with little or no delay. To this end the Navy has set up many training programs and numerous schools to improve technical proficiency during future years of advancement. From ensign to admiral there are schools to attend and lessons to learn. Nowhere is education more important than it is in today's Navy.

The number of courses and schools available, first as a junior officer and later as a senior officer, is much too great to permit listing each of them. However, here's a



brief rundown of the various *types* of courses and schools:

Technical Courses

Officer technical courses, other than postgraduate instruction, are conducted to provide special instruction, normally for junior officers, and refresher instruction in various technical specialties to meet the needs of the service. All of the technical courses are six months or less in duration with the exception of the electronics course at the Electronics Maintenance School, Great Lakes, Ill., which is one year. The number and variety of the technical courses are subject to change in accordance with new requirements and technological developments. Details on these courses are published in the *Catalog of the U. S. Naval Training Activities and Courses*, (NavPers 91769-B). The following courses or schools for selected personnel are typical of those offered in the technical field:

- Atomic, biological, chemical warfare defense course.
- Damage control school.
- Instructor training school.
- Photographic interpretation course.
- Torpedo course.

In addition there are many aviation courses available. Details on these can be found in the "1955 Bulletin of Schools and Courses" issued by the Naval Air Technical Training Command. Some of these are:

- Aviation ordnance school.

- Target drone school (enlisted and officers).

- Naval photographic school.

- Aviation electronics school.

- Combat information center school.

- Aircraft maintenance course.

- Aviation ground officers school.

- Ground controlled approach course (enlisted and officers).

- Catapult and arresting gear course (enlisted and officers).

Nontechnical Courses

Special courses of instruction which are not clearly included under the technical classification are known as nontechnical courses. The number of nontechnical courses varies from time to time in accordance with the needs of the Navy. Details regarding availability, lengths, convening dates, etc., of these courses are published in BuPers Notice 1500.25. Typical nontechnical courses are:

- Foreign language instructional courses and Naval Justice school.

Functional Training Courses

Functional Schools are available for the training of officers, often in a group or team situation, in the performance of specialized tasks or functions. They also provide training on weapons of new or advanced design which have not reached universal Fleet usage.

Some of these functional schools are:

- Net School, Harbor Defense, Mine Warfare, Ship Salvage, Explosive Ordnance Disposal, Guided Missiles, Advanced Undersea Weapons, and Deep Sea Diving School.

Schools which provide operational training ashore for personnel assigned directly from units of the forces afloat are maintained under the administration of fleet commanders. Among these are:

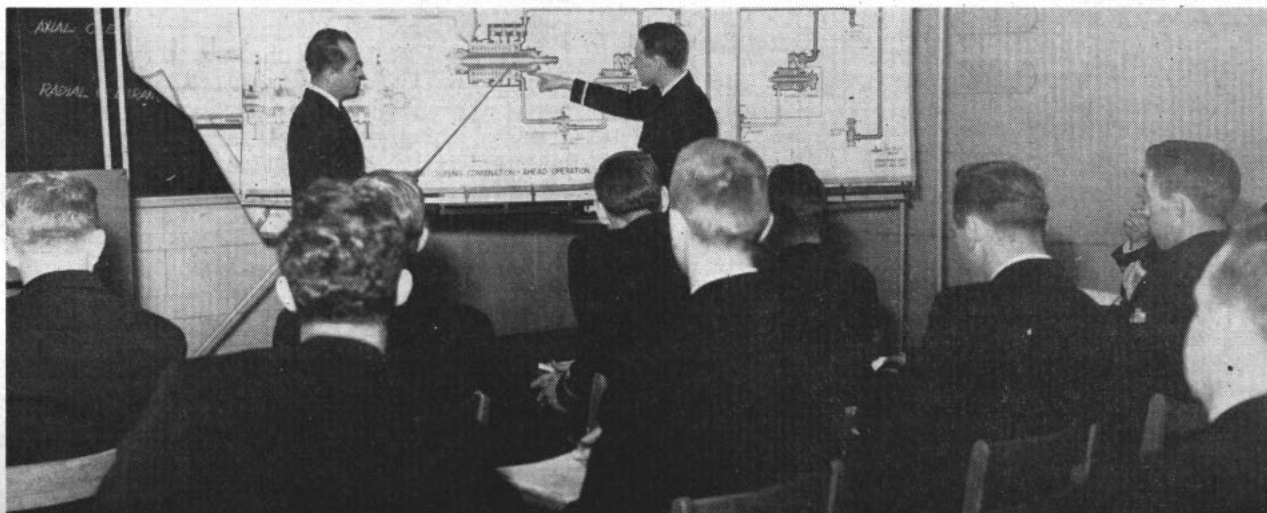
- Sonar schools, Submarine School, Amphibious schools, Fleet Gunnery, CIC Team Training Centers, Fleet Training Centers, Fleet Air Defense Training Centers, and Submarine Training Facilities.

Staff Corps Schools

Naval schools for the training of Supply Corps officers are: Navy Supply Corps School, Athens, Ga.; Naval School, Freight Transportation, Oakland, Calif.

Courses for newly commissioned Civil Engineer Corps officers are conducted at the Naval School, CEC Officers, Port Hueneme, Calif.

The training of Medical Department personnel, including officers of the Medical Corps, Dental Corps, Medical Service Corps, Nurse Corps, Hospital Corps,



education and training

and enlisted members of the Hospital Corps, is the responsibility of the Chief of the Bureau of Medicine and Surgery. Announcements of scheduled training are made by the Chief of that bureau.

Naval Postgraduate School

The U. S. Naval Postgraduate School, Monterey, Calif., provides advanced education and training of commissioned officers in such general or technical subjects as the Secretary of the Navy may prescribe. Postgraduate courses are conducted at the Postgraduate School and at various colleges and universities throughout the U. S. Whether conducted at the Postgraduate School or elsewhere, all postgraduate courses are under the supervision of the Superintendent, U. S. Naval Postgraduate School, Monterey, Calif.

Selection of officers applying for postgraduate instruction is made by boards appointed by the Chief of Naval Personnel. The courses available, the conditions of eligibility, and other pertinent data are published annually in BuPers directives.

Available postgraduate courses, which include a variety of professional, technical, and nontechnical subjects, are:

Advanced Management, Advanced Science, Aerology, Aeronautical Engineering, Business Administration, Cinematography, Civil Engineering, Command Communications, Comptrollership, Electrical Engineering, Electronics Engineering, Gas Turbines Engineering, Hydrographic Engineering, Intelligence, Management and Industrial Engineering, Mechanical Engineering, Mechanical Engineering (Nuclear Power), Metallurgical Engineering, Mine Warfare, Naval Construction and Engineering, Nuclear Engineering (Advanced), Nuclear Engineering (Effects), Oceanography, Operations Analysis, Ordnance Engineering, Personnel Administration and Training, Petroleum Engineering, Petroleum Logistics, Public Information, Religion, and Textile Engineering.

Detailed information for each postgraduate course is given in the annual Postgraduate School Catalog. This catalog is given wide distribution and should be studied by officers interested in postgraduate training.

The Postgraduate School year at Monterey consists of four terms of 12 weeks each. Officers selected for courses commencing at the Postgraduate School normally report in August of each year.

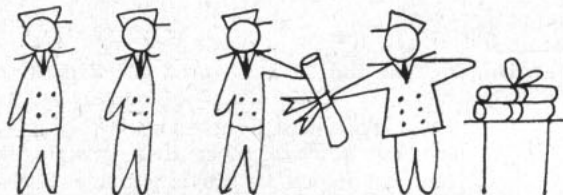
General Line Training

The present six-month general line program is conducted at the U. S. Naval Postgraduate School,

Monterey, Calif., for the purpose of broadening the professional knowledge of officers transferred to the Regular Navy. Beginning in September of this year, it is planned to institute a revised nine and one-half month general line course to be available to career line officers during their first tour of shore duty.

The course of instruction at the General Line School includes training in leadership, navigation, ordnance and gunnery, seamanship, engineering, damage control, communications, strategy and tactics, logistics, and intelligence. The function of a naval officer as an administrator is emphasized through such studies as naval organization, personnel management, methods of training, and classifying personnel. This course also includes indoctrination in social, economic, and scientific relationships of the naval service of the world at large. In addition the student's knowledge is broadened in the areas of naval warfare and the relationships of the Navy to other branches of the armed forces.

The U. S. Naval Postgraduate School Catalog de-



scribes the school's facilities, living conditions at Monterey, Calif., and related subjects.

Naval War College

The courses available at the Naval War College are designed for officers in the more senior grades, usually from lieutenant commander and up, to further an understanding of the fundamentals of warfare, international relations and interservice operations, with emphasis on their application to future naval warfare.

The courses available at the Naval War College include:

- Advanced Study in Strategy and Sea Power.
- Naval Warfare.
- Command and Staff Course.
- Flag Officers Refresher Course.

National War College

The National War College prepares selected personnel of the armed forces and other governmental departments for the exercise of joint high level policy, command and staff functions, and for the performance of strategic planning duties in their departments.

The National War College course is ten months long. Eligibility for the Navy quota is limited to those officers with 15 to 24 years of commissioned service.

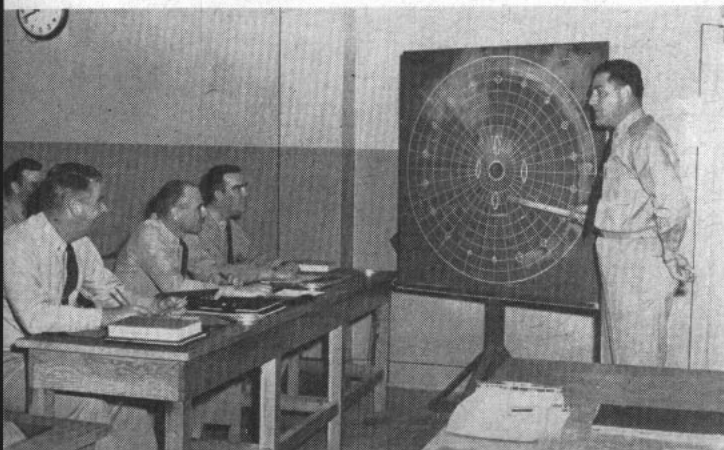
Industrial College of the Armed Forces

The Industrial College of the Armed Forces prepares officers of the armed forces for important command, staff, and planning assignments in the Department of Defense and prepares selected civilians for important industrial mobilization planning assignments in any government agency.

The course is ten months long. Eligibility for the Navy quota is limited to officers with 15 to 24 years of commissioned service.

Armed Forces Staff College

The Armed Forces Staff College trains selected officers of the armed forces in joint operations.



Naval officers to attend the Armed Forces Staff College are selected from that group of naval officers who have had 9 to 16 years of commissioned service.

Rhodes Scholarships

Selected naval officers may compete for Rhodes Scholarships which afford an opportunity for the broadening experience of foreign study and which provide a firm educational foundation for future assignments of responsibility in the military fields of foreign affairs and politics. Rules and procedures for these scholarships are published annually in BuPers Notices.

Aviation Training

Two courses of flight training are available for officers—heavier-than-air and lighter-than-air.

Selections of officers for heavier-than-air flight training are made by the Chief of Naval Personnel from officers who make application and who are physically qualified. Selections for lighter-than-air flight training are made by the Chief of Naval Personnel from among qualified heavier-than-air pilots.

Detailed information concerning eligibility requirements and submittal of applications for flight training is published in the Navy Directives System.

While undergoing flight training, officers, other than qualified heavier-than-air pilots, are designated student naval aviators. After completing the prescribed courses and when reported as fully qualified, they are designated Naval Aviators. Naval Aviator qualifications are described in article C-7301 of the *BuPers Manual*.

Naval Aviation Observer qualifications are listed in article C-7302.

Submarine Training

Classes for submarine duty are assembled at the Naval Submarine Base, New London, Conn., in the first weeks of January and July. The length of this course is six months.

Officers are selected for submarine training by the Chief of Naval Personnel and are given permanent duty orders. Directives calling for applications for this training are issued by BuPers about five months before each class convenes. Your request for this training, with your commanding officer's recommendation, must be submitted to the Chief of Naval Personnel. Requests must be accompanied by a statement from a medical officer that you are physically qualified in accordance with existing instructions of BuMed. Upon successful completion of the course at the Submarine School, New London, you will normally be ordered to duty in submarines.

The requirements for qualification in submarines are enumerated in article C-7304 *BuPers Manual*.

During your career as an officer, each school which pertains to your category is open to you provided you meet all the necessary requirements. In addition, the full scope of USAFI and various correspondence courses within the Naval Establishment are within your grasp. Throughout your career you will be given every opportunity to further your education not only for your career



in the Navy but also to help you in later life after you have retired from the U. S. Navy.

Officer Correspondence Courses

Officer Correspondence Courses—nearly a hundred of them—are offered by the U. S. Naval Correspondence Course Center at Brooklyn, N. Y., and by certain other activities providing specialist training, to give Regular and Reserve naval personnel the opportunity to increase their knowledge and understanding of the Navy and, at the same time, prepare themselves for professional advancement.

The Officer Correspondence Courses are designed to instruct commissioned officers and warrant officers, and most of them are also open to chief petty officers. In addition, qualified enlisted personnel of lower ratings are also eligible if they are recommended by their



commanding officers as potential officer candidates. However, if a commanding officer does not consider the applicant a potential officer candidate but believes the enlisted man's enrollment is desirable, he may simply recommend enrollment and forward the application via BuPers for action.

The courses range in subject from Naval Arctic Operations and Marine Navigation to International Law and Tropical Medicine in the Field.

In addition to courses administered by the Naval Correspondence Center there are a number of courses administered by BuMed, CNO, Naval Submarine School, Naval War College and the Industrial College.

Applications for Naval Correspondence Center courses made by personnel on active duty must be submitted via commanding officer on NavPers Form 992. Detailed information on all available courses and where they may be obtained are contained in the Catalog of Officer Correspondence Courses (NavPers 10800-A).



paths of advancement

Promotion Program Offers Equal Competitive Opportunity For Regular Advancement of Enlisted Men and Officers

THE NAVY'S ADVANCEMENT SYSTEM is designed to give equal opportunity to all men who are potential petty officer material, and advance them as rapidly as possible in accordance with the needs of the naval service.

If you meet the requirements and can qualify under the existing policies established by the Chief of Naval Personnel, you can anticipate advancement to petty officer rate and advancement within your rating as vacancies occur. To qualify, you must:

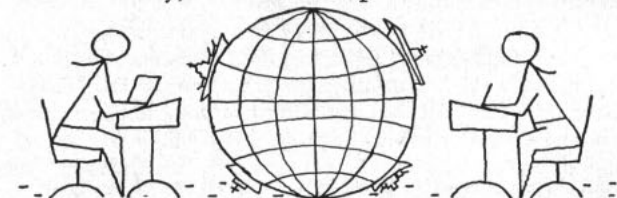
- Meet certain requirements as to length of service, and in certain grades a minimum period of sea duty in grade is required.
- Meet certain requirements as to marks in proficiency in rate and conduct.
- Complete satisfactorily the Navy training or correspondence course, where a suitable course is available, for your next higher rate.
- Complete satisfactorily a course of instruction at a service school when such is required.
- Qualify in the practical factors for your rate, as defined in the *Manual of Qualifications for Advancement in Rating*, (NavPers 18068 Revised.)
- Be recommended by your commanding officer.
- Have passed satisfactorily a service-wide examination for the rate involved.

This is not to suggest, of course, that you will receive an advancement as soon as you have completed the requirements listed above. These are the *minimum* requirements. The higher you go in the structure of the Navy, the fewer the billets and the greater the competition for them.

How long before you can anticipate promotion? It just depends. Your wait will vary with your individual

capacities, the pay grade for which you are eligible and your rating. Those persons in the critical ratings, ET, FT, RD, RM, TE, SO, MR, MM, FP, etc., can be expected to advance more rapidly than those in the other less critical or non-critical ratings, especially in the higher pay grades where the numbers on board are already substantially greater than the requirements for that pay grade. Of course you should bear in mind that the opportunity for advancement is present for the best qualified people. However, the *minimum* time for advancement is: E-1, two months; E-2, six months; E-3, six months; E-4, 12 months; E-5, 12 months; E-6, 36 months; E-7, 12 months.

Theoretically, it would be possible under normal



conditions for a man who wasn't afraid to work hard and who got the breaks in his favor to make chief in about seven years. To be on the safe side, however, if you estimate your goal as chief in nine or ten years, you won't be too far wrong. In time of war or national emergency, advancements are frequently speeded up.

Advancement in the first three pay grades follows a fairly regular schedule, as no vacancies in allowances are necessary.

Advancement from pay grade E-1 to E-2 is normally effected upon completion of recruit training.

For advancement to E-3, six factors are required: (1) Service in pay grade; (2) marks requirements; (3) practical factors; (4) military requirements; (5) a local examination and (6) recommendation of your commanding officer.

For advancement in the petty officer ratings, you must, in addition to the six factors mentioned for advancement of E-3, also complete training or school courses and pass a service-wide competitive examination. In addition, there must be a place for you in the Navy scheme of things. There doesn't necessarily have to be a billet available on your particular ship or station, but there must be a need and place for additional petty officers in the Navy as a whole. You may take your examination for advancement even though no vacancy may exist at the moment. You can, and should go ahead and take your examination anyway, so that you will be qualified if a vacancy occurs before the next exams. The higher your grade in the exam, the sooner you will receive an advancement in your rating.

Quotas for advancement are assigned based on the maximum number of petty officers that can be supported by the enlisted rating structure. In addition, quotas are included to provide for estimated losses because of discharge, etc. over the period between exams.

The purpose of the competitive examination system



is to provide a controlled system by which each enlisted Navyman will have recurrent opportunities to compete for advancement in his chosen field of work. The actual advancement available is dependent on the needs of the service, but the determining factor in each case is the relative qualifications of each candidate.

Examinations for advancement to pay grades E-4, E-5, and E-6 are announced and conducted twice a year, usually in August and February. Examinations for E-7 are announced and conducted once a year.

Candidates for the service-wide examinations are not nominated until the announcements are made. If you take one set of exams but are not advanced before the next examinations take place, you must compete again.

Advancements to pay grade E-7 may be made only when notified by the Chief of Naval Personnel and in accordance with permanent instructions.

Advancements to pay grades E-4, E-5 and E-6 may be made by commanding officers when notified by the officer-in-charge, Naval Examining Center.



Officer Promotion

AS AN OFFICER in the United States Navy you may expect to occupy increasingly important posts of responsibility. The building up of a strong officer corps capable of filling these billets calls for the advancement of officers as they are judged competitively—on their records and in relation to each other according to seniority.

In order to be promoted above lieutenant (junior grade) under the Officer Personnel Act, an officer must be (1) selected by a selection board, (2) found physically qualified by a formal Navy board of medical examiners and, (3) if a permanently commissioned officer of the Regular Navy, found mentally, morally, and professionally qualified by a naval examining board. The President must nominate and the Senate confirm those officers for appointment to a higher grade before they may be promoted. Promotions are effected as vacancies occur in the grade for which you are selected.

In addition to these requirements, permanently commissioned male line officers of the Regular Navy not restricted in the performance of duty, and limited duty line officers in the grade of lieutenant and higher must have two years' sea or foreign service in grade, as defined by BuPers Inst. 1412.7, to be promoted.

Before an officer is eligible for consideration by a board, he must have a specified amount of time in his present grade. Time-in-grade requirements are: lieutenant (junior grade), two years; lieutenant, four years;

lieutenant commander, four years; commander, five years; and captain, three years.

Promotion Zones

Promotion zones are established by the Secretary of the Navy in the manner set forth by law in the Officer Personnel Act of 1947 and defined additionally in *BuPers Manual*, Chapter VII. Briefly, a promotion zone consists of a number of the most senior officers in that grade and specialty (that is, line or staff corps) under consideration, who are eligible for (and have not previously failed of) selection for promotion to the next higher grade. Also, they must either be selected by the board in question or be considered as having failed of such selection, in order to assure equality of opportunity for promotion to individuals in succeeding years. The normal periods of total commissioned service specified in the Officer Personnel Act for officers in the promotion zone are: for promotion to lieutenant, officers with six years' service; to lieutenant commander, those with twelve years' service; to commander, those with eigh-

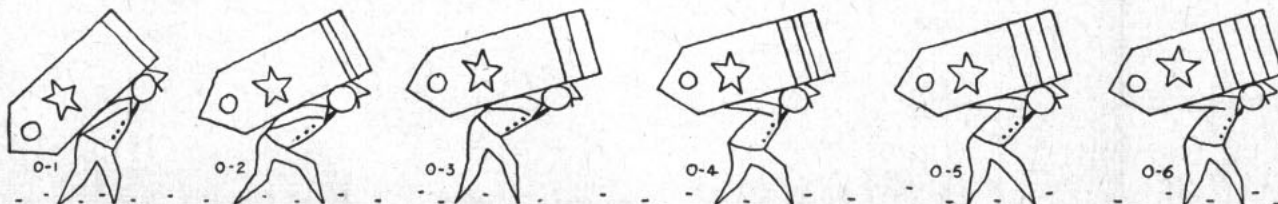
teen years' service; and to captain, those with twenty-five years' service. It is worthy of note that officers are currently being promoted ahead of these normal periods of total commissioned service.

Professional Examination

In addition to meeting the above qualifications, permanently commissioned Regular officers, LTJG through CDR, will be required to take written professional examinations for promotion, if selected after 1 Jan 1955. Reserve officers on active duty are required to take examinations if selected after 1 Jul 1955. The scope of the examinations and pertinent information for the various categories of officers are contained in BuPers Inst. 1416.1 and 1416.4 which should be studied carefully by all candidates. The same instructions also list resident and correspondence courses, which will earn exemption from specific written examinations.

Officers selected for promotion to the grade of rear admiral and officers becoming eligible for promotion to the grade of LTJG will normally be examined on the record only. Accordingly, no written professional exams have been provided for them. Ensigns, however, are encouraged to take correspondence courses which will prepare them for promotion to higher grades, since these courses will earn them exemptions from examinations for future promotions.

At present, examinations are not required of temporary officers; however, BuPers Inst. 1416.3 sets up a promotion study plan and recommends its use. Plans for warrant officers have not yet been announced.

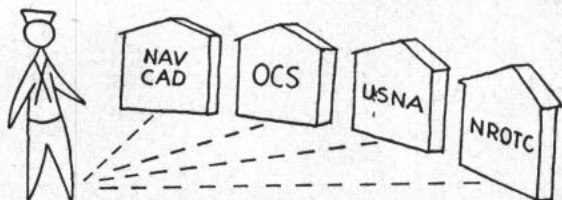


paths to a commission

Several Programs Are Available to Enlisted Men For Advancement to Commissioned Officer Status

MOST ALERT YOUNG NAVYMEN, whether they are now contemplating a single enlistment, or in following the Navy as a career, are interested in their future prospects. What are their chances for advancement? What are the opportunities for making chief or warrant? Is there any possibility of becoming a commissioned officer?

The answers to these questions will be found in the following pages. There are several major paths available to the young enlisted Navyman who wishes to become a commissioned officer—through the Naval Academy, the Integration program, the Naval Aviation Cadet program, and the Naval Reserve Officer Training Corps. Each of these programs, and their requirements, are



described below. In addition, the Limited Duty Officer program is described, as well as the requirements for achieving the rank of warrant officer and the normal paths of advancement to chief petty officer.

One point to consider—you'll notice that, although the Navy is eager to offer every opportunity to the ambitious and intelligent young man or woman, it's not *giving* you anything. You aren't going to get any of the prizes described in this chapter unless you make a determined effort to earn them.

Naval Academy

Enlisted Navy men (including Naval Reservists on active duty) have an opportunity to qualify for the Naval Academy. They may enter the Naval Preparatory School, Bainbridge, Md., as candidates for later appointment to the Naval Academy as midshipmen.

- **Requirements** — To compete for the Academy appointment, personnel on active duty must have enlisted on or before 1 July of the year preceding that in which the Naval Academy entrance examinations are held. For example, candidates for the USNA class beginning in 1955 must have enlisted on or before 1 July 1954.

In addition, an applicant must have passed his 17th birthday, but must not have reached his 22nd birthday by 1 July of the year he will enter the Naval Academy. He must be unmarried and agree to remain unmarried until commissioned.

There are no minimum educational requirements for USNA candidates who wish to enter the Fleet compe-

tion for enrollment in the preparatory school. However, at least three years of high school is recommended to compete successfully.

Any enlisted man wishing to become a candidate should tell his commanding officer. Commanding officers of ships and stations conduct a survey of enlisted personnel, usually sometime between March and 1 July of each year, for the purpose of nominating those they consider to be suitable officer material.

- **Preparatory School** — Applicants are required to take the preliminary examination about 1 July to determine their degree of aptitude in subjects involved in the Naval Academy entrance examination. Candidates who successfully meet these initial requirements are then transferred to the preparatory school at Bainbridge to prepare for the USNA competition. This school remains in session from September until the USNA entrance examination is held in March the following year. The top men coming within the quota limits from the Naval Preparatory School are appointed to the Academy. Those standing below the first 160 in the competitive list but who pass the entrance exam become eligible for admission in the event eligible candidates fail the physical exam, or for other reasons do not enter the academy.

Integration Program

You may find you are qualified to try another method, the new Regular Navy *Officer Candidate School*, a plan whereby enlisted men may earn a commission in the Navy. This is a concentrated course of study that keeps a man on his toes for 16 weeks.

A high school education or the equivalent, plus a GCT or ARI of 60, are the educational requirements for selection to Regular Navy OCS in Newport, R. I., for training leading to appointment as ensign, USN, in either the line or staff corps.

Following are the basic requirements needed to be considered for selection. For more complete details, see BuPers Inst. 1120.7A.

- **Eligible applicants** — All chief warrant officers, warrant officers, enlisted men and women of the Regular Navy who are citizens of the U. S. and serving in the Navy at the time a selection board designates those it considers best qualified for appointment.

- **Service** — Chief warrant officers, warrant officers and chief petty officers must have completed at least two and one-half years of service in their respective grades immediately preceding the date of submission of their application (by 1 July). No person in this category may be appointed to commissioned grade who has had less than three years of service in any of these



grades by 30 June of the calendar year in which appointed.

Enlisted men and women applicants, including chief petty officers, must have completed at least three and one-half years of continuous service immediately preceding the date of submission of application. No one in this category may be appointed to commissioned grade who has had less than four years of continuous service immediately preceding their appointment.

CPOs have the option of meeting the service requirements under either of the above paragraphs.

In any event, you must have at least one year of obligated enlisted service upon entering the program.

For the two-year period preceding the date of application, you must have no record of conviction by a general, special or summary court-martial.

- **Age** — Men must be at least 19 and under 31½ years of age at the time of their first application. Women must be at least 21 and under 28½ years of age when they first apply.

- **Education** — You must be a high school graduate or have the service-accepted equivalent, as set forth in BuPers Inst. 1560.1, and have a GCT or ARI score of at least 60. However, if you have four semesters of work toward a college or university degree, or have satisfactorily completed the USAFI Educational Qualification test 2CX, before 1 Jan 1954, you are also eligible.

- **Physical Requirements** — You must be physically qualified for original appointment in the line or staff corps, as appropriate, in accordance with the provisions of the BuMed Manual.

- **Dependents** — Men may have any number of dependents. A woman will not be eligible for consideration if she is the parent of a child under 18.

All requests for selection to the next class at Regular Navy OCS, for either the line or staff corps, must be submitted to your commanding officer on 1 July of the year of application.

Candidates appointed to commissioned grade under this plan will compete with officers of unrestricted classification in all selections and assignments to duty.

Naval Aviation Cadets

A third path of study is the Naval Aviation Cadet program. Qualified enlisted men may compete for this assignment, which leads to a commission and "Navy wings." It provides flight training for qualified EMS of the Regular and Reserve components of the Navy on active duty.

- **Requirements** — The latest qualification standards

and procedures for active duty personnel are listed in BuPers Inst. 1120.20. To be considered under the present instructions you must:

- Be a U. S. citizen over 18 but under 25 years of age on the date application is submitted.
- Agree to remain on active duty for four years from date of first reporting for active duty in the grade of Naval Aviation Cadet, unless sooner released.
- Be unmarried and agree to remain unmarried until commissioned.
- Be physically qualified, "aeronautically adapted," strongly motivated to fly and possess "officer-like qualities."

- Be selected and recommended by your commanding officer (who utilizes the service of a locally convened selection board).

There are four methods of filling the educational requirements needed to apply under this program.

- Satisfactory completion of two full years (60 se-



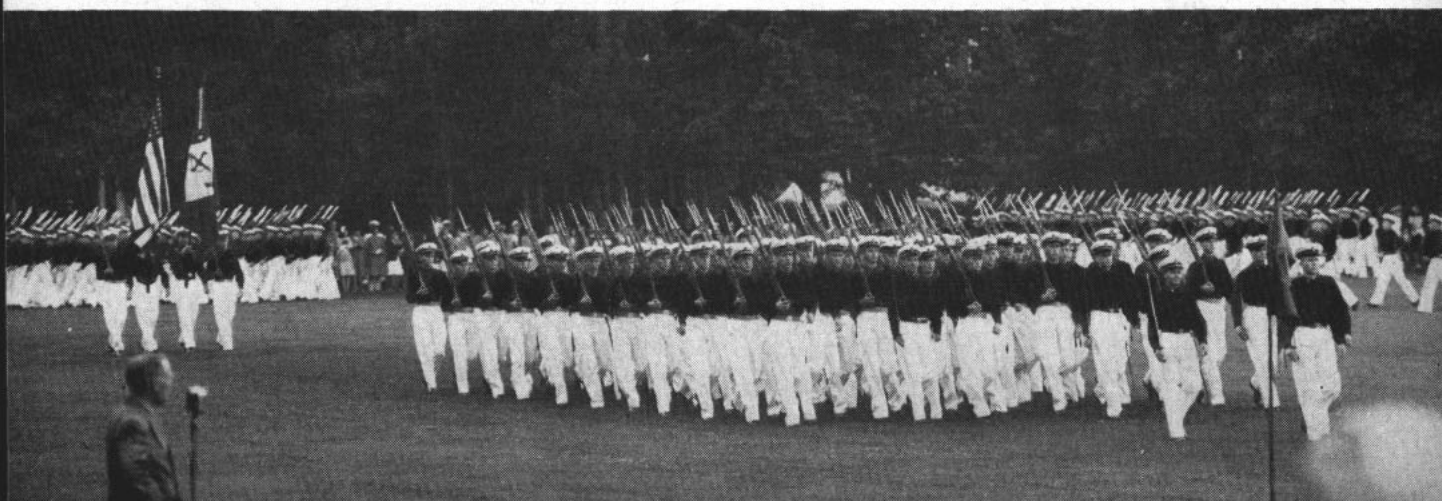
mester or 90 quarter hours) of passing work at an accredited college or university.

- Satisfactory completion of the USAFI 2CX test.
- Satisfactory completion of one year (30 semester or 45 quarter hours) of passing work at an accredited college or university plus a combined GCT-ARI score of 120 and a MECH score of 58.
- Satisfactory completion of the USAFI GED test plus a combined GCT-ARI score of 120 and a MECH score of 58.

Men who have previously been dropped from any military flight training program by reason of flight failure, or who have previously qualified as a naval or military aviator, are not eligible for this program.

Applications will be submitted on NavPers Form 953A, endorsed by your commanding officer, accompanied by loyalty certificates, educational transcripts, USAFI test reports, NavCad contract, and consent forms and classification test scores as applicable.

Upon final review of your application by BuPers you will be notified, via your CO, of the action taken. If eligible you will have your name placed on a priority list according to your date of acceptance.



paths to a commission

• **Selection** — Quota allowances will govern selection of candidates from this list. No specific information can be given as to when you will be ordered to flight training. If accepted, you will be ordered to NAS Pensacola, Fla., for training in the grade of Naval Aviation Cadet, USNR.

When you successfully complete the flight training course, which is approximately 18 months, you will be appointed as ensign, 1325, USNR, when designated a Naval Aviator except that within authorized quotas



NavCads are permitted to volunteer for selection and appointment as 2nd LTs, USMCR.

You will be released to inactive duty upon fulfillment of your contract after a total of four years of NavCad plus commissioned service, unless extension of active duty or transfer to the Regular establishment has been requested by you and approved by the Chief of Naval Personnel. You are permitted to continue on active duty at your request, depending on vacancies in the service and the needs of the service. After 18 months' commissioned service in the Naval Reserve, personnel may request appointment to the Regular Navy, once again, subject to the needs of the service.

NROTC—Naval Reserve Officer Training Corps

This program is open to both active and inactive duty personnel. It was established in 1926 for the purpose of offering to certain college students the necessary Naval Science courses required to qualify them for commissions in the Naval Reserve upon graduation. The mission of NROTC was greatly expanded in 1946 to include the training of prospective career officers for the Regular Navy, as well as for the Naval Reserve.

• **Requirements** — Applicants must be at least 17 years old on or before 1 July of the year of enrollment in the NROTC college, but not over 21 on 1 July of the year of entry, except for those who have enough college credits to qualify for advanced training. They may not be more than 25 years old on 1 July of the year of graduation.

Candidates are selected on the basis of Naval College Aptitude Test scores and physical qualifications.

"Regular" NROTC students receive retainer pay of \$50 a month, their uniforms, and a four-year government-paid college education, including cost of tuition and books.

In addition to the 1800 civilians and Reservists, the Navy has a quota for 200 enlisted men on active duty who can qualify successfully in competitive examination in the Naval College Aptitude Test scores. These provisional selectees in an active duty status are ordered to the U. S. Naval Preparatory School, Bainbridge, Md., for an 8- to 10-week refresher course of study and for final selection for the NROTC four-year college program. The refresher course is held in the summer. Applications by personnel on active duty should be submitted to the Chief of Naval Personnel via your commanding officer.

Upon completing the Bainbridge course the selected candidates are discharged from enlisted status, appointed midshipmen and ordered to one of the 52 colleges or universities offering the NROTC curriculum. Students not selected are returned to the Fleet for duty.

Details of this program are contained in Arts. C-1202, C-1204, *BuPers Manual* and *BuPers Inst.* 1111.4A.

Students in NROTC colleges are also eligible to apply for enrollment as NROTC contract students. This is a nonsubsidized program leading to a Reserve commission. This "contract student" program is not open to active duty enlisted personnel.

LDO Program

The Navy's LDO program, gives the Navy's outstanding young men an excellent chance for advancement. While the number of commissions awarded each



year is not large in proportion to the number of applicants, there is a definite opportunity for top-notch candidates.

Requirements—Here are the eligibility requirements for Regular Navy personnel who hold the permanent rank or rating of chief warrant officer, warrant officer, chief petty officer or petty officer first class and:

- Have completed 10 years of active naval service, exclusive of training duty in the Naval or Marine Corps Reserve, on or before 1 January of the year in which the appointment can first be made. Marine Corps service can be included.

- Have served as PO first class or higher for at least one year as of 1 January of the year in which the appointment can first be made, and be so serving on that date.

- Have not passed the 35th birthday as of 1 January of the year in which the appointment can first be made—in most cases. In the case of an individual who is serving in a temporary commissioned grade of ensign or above, or who has previously served in a temporary commissioned grade of lieutenant (junior grade) or above, the age limit is raised to 38 years.

- Must be able to complete 30 years of active naval service on or before reaching the age of 55.



- If enlisted, you must have no record of conviction by deck court, summary court-martial or general court-martial for the two years preceding the date of written examination.

- Must be able to meet the physical standards prescribed for original appointment in the Navy for the corps to which appointed.

- Regardless of age or service requirements, no one is eligible to apply for LDO appointment more than twice. However, all LDO selection boards will be required to indicate a special group of applicants who "just missed" being selected each year. This special group will be given another opportunity to apply a subsequent year even though they may have already applied and failed of selection two times.

- No candidate may make application in more than one limited duty classification in any one year.

- No candidate shall be eligible for appointment in LDO status if his conduct and associations are such that reasonable grounds are established for rejection by BuPers on the grounds of loyalty.

- Satisfactory completion of the GED test, high-school level, will be required. This will be required of all applicants—even high school graduates—and the results must be available in the applicant's record.

Some people are not eligible, regardless. These are officers who have transferred to the Regular Navy as permanent USN officers above the rank of chief warrant officer, retired personnel, and members of the Fleet Reserve or Naval Reserve, among others. Hospital corpsmen aren't eligible for appointment to LDO; they may be commissioned in the Medical Service Corps.

- Before 1 September, your commanding officer should submit by speedletter or other suitable rapid means to the Chief of Naval Personnel (Attn: Pers-B6251), the name, rate, service number, and classification for which application is made, of all prospective candidates in his command.

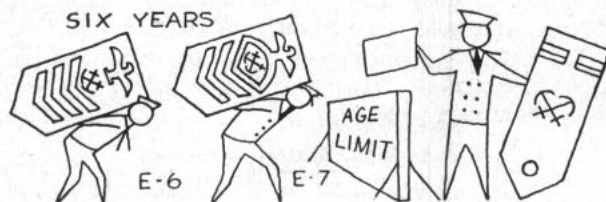
- By 1 December—or another date set by BuPers—the CO must complete a special evaluation report on you and at the same time you must submit your formal application as prescribed in the current instructions. The application will be followed by a written exam in three parts: intelligence test; military knowledge and naval administration, and technical examination in the particular LDO classification. Check BuPers instructions for further details on application.

Warrant Officer Program

From time to time, outstanding qualified chief petty officers and petty officers first class are appointed to temporary warrant officer, W-1. Personnel are appointed from the list of selectees furnished by the selection board convened for that purpose. These appointments are issued in numbers according to the needs of the service.

There are four basic requirements which must be

met in order for you to be considered for temporary appointment to warrant officer: 1) You must be serving on active duty as either a PO1 or CPO; 2) You must have at least six years' naval service; 3) You must not have reached your 40th birthday, if originally enlisted prior to 30 September 1945, or your 35th birthday if enlisted subsequent to 30 September 1945; 4) You must have been recommended by your commanding officer on the "Petty Officer Evaluation Sheet" for appointment to warrant officer or higher commissioned grade. Since all personnel who meet the above basic requirements are considered for temporary appointment to warrant officer, applications are neither required nor desired by the Chief of Naval Personnel.



During fiscal years 1953 and 1954, a total of 486 temporary appointments to warrant officer were issued by BuPers. In fiscal 1955, there have been 85 appointments issued to date, plus an undetermined number to be appointed before 1 Jul 1955 as a result of the action of the selection board now in session.

The warrant officer program is at present undergoing some major changes which will be placed in effect as soon as possible. One of the big changes is that all future appointments to W-1 will be through a competitive examination. Promotions within the warrant grades (W-2, W-3 and W-4) will be through professional examinations. All these examinations will be established when qualification standards for warrant officers have been written and published.

Under the new WO program, fourteen categories were eliminated and one was added. Those *eliminated* are: Ship Controlman, Communications Supervisor, Printer, Machine Accountant, Journalist, Instrument Technician, Foundryman, Flight Controller, Aviation Survival Technician, Training Devices Technician, Utilities Technician, Drafting Technician, Aviation Electrician and Aviation Structural Technician. The one category that has been added is *Mine Warfare Technician*.

If your rating falls under one of the categories eliminated, you will have a chance for promotion to warrant rank through a "replotting" of paths of advancement. You will be given an opportunity to qualify in the most closely related field, and additional training will be given where necessary.



transportation

Moving Your Family Overseas? Here Are Helpful Facts To Aid You in Arranging for Transportation

AS EVERY NAVYMAN with a family is well aware, the Navy provides money to pay for a man's family to follow him to his new duty station on a permanent change of station. This privilege is available to members in pay grade E-4 (with seven years' service), and above.

The idea, of course, is to arrange it so that Navy families can stay together as much as possible, setting up house again at the new duty station.

However, the government pays transportation for your dependents *for the purpose of establishing a residence only* (see page 35).

Dependents Going Overseas

If you're planning to set up housekeeping at one of the naval overseas bases, you and your wife will undoubtedly have a lot of questions regarding what must be done before going aboard the ship or plane which will take your family to their new home overseas.

- *The first step* in arranging for dependents' travel

If your dependents require any further assistance, they should contact the Bureau of Naval Personnel or the appropriate naval district handling dependents' transportation to the overseas area.

The rest of this summary lists the requirements which must be met by the dependents before their departure from the United States.

After the "Application for Transportation for Dependents" has been approved and the area commander concerned has approved entry of the dependents, your wife will receive (at the address given in your application) application forms from BuPers and instructions to be used in applying for a *passport*, if one is required for the proposed destination.

Passports

The application for passport should be completed as soon as possible. If your dependents do not live near Washington, D. C., where they can make personal application to Bureau of Naval Personnel, they should:



must be taken by you. You must complete the "Application for Transportation for Dependents" SandA Form 33) and have it approved by your commanding officer.

- *The next step* is to make a request by letter or dispatch via your CO to the *area commander* concerned for approval of entry of dependents. Your request for entry approval must include a copy of your orders or quote the authority issuing your orders.

When the dependents' entry has been approved by the area commander, then the way is open to complete the further necessary arrangements.

Each Navyman planning to move his family to an overseas billet should obtain additional up-to-the-minute information on local living conditions regarding climate, housing, food, local facilities for education, shopping, recreation and medical treatment. This valuable information will assist you and your dependents in determining what to take with you on your journey and in making plans for your future life overseas.

- Make application personally to a clerk of the nearest United States Court or clerk of a state court authorized to naturalize aliens (this, of course, does not mean your dependents are aliens).

Your dependents should take with them to the passport application activity appropriate identification together with the Navy's authorization for them to travel abroad. They must submit proof of United States citizenship such as birth certificate, baptismal certificate or certified copies of records or the affidavits by parents, brothers or sisters that the dependent is a U. S. citizen.

- Your dependent must submit two recent photographs, full face without hat, size 2½ by 2½ inches to 3 by 3 inches. Minor children may be in a group picture with the mother.

• When your dependents apply for the passport, they should be accompanied by two witnesses who have known them for at least two years.

- Allow three weeks to one month for the clearance

of the passport application through the Department of State.

Passport application will be forwarded by the clerk of the court or passport agency to the Passport Division, Department of State, Washington, D. C. for action. For those proceeding to the Pacific area, passports, when issued, will be forwarded to the Commandant Twelfth Naval District, District Passenger Transportation Office, San Francisco, Calif., for delivery to dependents at time of sailing. For those going to Europe and areas other than the Pacific, the Bureau of Naval Personnel will forward passport to the dependent at the latest address furnished by the Navyman. Should your dependents have changed addresses since you gave an



address in SandA Form 33 ("Application for Transportation for Dependents"), you should immediately notify the Bureau of Naval Personnel (Attn: Pers E231), Navy Department, Washington 25, D. C., as to the change of address.

Physical Examinations

Existing requirements specify that all dependents must receive a physical examination prior to departure for port of embarkation and obtain a signed medical certificate from a qualified physician in private practice, or a medical officer of one of the military services or the Public Health Service, attesting their general good health and freedom from communicable diseases. This is to protect their own health as well as that of fellow passengers aboard ship, and must be in the dependents' possession at all times until they arrive at their destination. A similar examination and certificate are required for each of your children and should be obtained before departure from home.

It is desirable, but not essential to beginning travel, that a miniature chest X-ray test be a part of the physical examination, with a large film made if suspicious findings result.

An added personal advantage is to have an accompanying tuberculin skin test. The size of the test dose, its result and the X-ray interpretations should be recorded on the medical certificate.

After arrival at the port of embarkation, the responsible adult dependent will be required to complete a "Pre-Embarkation Certificate," DD Form 625, for self and any accompanying children within 48 hours of actual embarkation, covering illnesses or injuries suffered within 60 days before embarkation, and pregnancy, if applicable. All children six years of age or younger will receive a physical examination at the port of embarkation.

Immunizations

For the protection of the dependents' health, certain immunizations are required. *Inoculations are most easily arranged at time of your dependents' physical examinations.* Since some immunization series take up to four weeks to complete, it is advisable that sufficient time be allowed for full immunization prior to date of beginning travel to port of embarkation. Dependents

should not delay completion of required immunizations until arrival at the port of embarkation as they will not be permitted to travel overseas without them. Immunizations may be performed by a medical officer of one of the military services or the Public Health Service or other reputable physician in private practice. A signed certificate showing each type of immunization must be obtained from the physician administering the immunizations. The "International Certificate of Vaccination of the World Health Organization" (Form PHS 731) properly signed and authenticated by a medical officer is required. This certificate may be obtained from a military activity or the Public Health Service. The immunization certificate must be kept in the dependents' possession at all times. *Do not mail it to the Bureau of Naval Personnel as evidence of completion of immunization.* The dependent's statement that immunizations have been completed will suffice.

• **Standard Inoculations** are required regardless of destination and they must be completed before the dependents leave their place of residence.

Smallpox: Inoculation must be taken within 12 months of embarkation regardless of age. The result must be entered on the certificate.

Typhoid: For all over six months of age—initial series of three injections or booster injection, taken within 12 months.

Tetanus: For all over six months of age—completed initial two-dose injection taken within 12 months (or record of injections plus the booster injection taken within past four years).

Diphtheria: For children six months to 10 years of age—initial three-dose shot, or booster dose taken within past three years or evidence of immunity.

• **Special Requirements:** Persons 10 to 35 years of age going to Europe or the Mediterranean region (including North Africa ports) prior to departure, must be immunized against diphtheria if positive to the Schick skin-test. Immunization is advisable for such positive persons between 10 and 45 years of age going anywhere outside the North American continent.

Cholera: Initial series or booster injection taken within last six months for all over six months of age going to an area of prevalence.

Typhus: Initial series or booster injection taken within last six months for all over six months of age going to an area of prevalence.

Whooping Cough: Immunization currently recom-



transportation

mended for all children between two months and five years may become mandatory.

The immunization requirements should not be considered as a substitute for rigid personal and general sanitary hygiene which is necessary in all countries. Travelers will be instructed en route or after arrival by medical officers as to the sanitary measures necessary in the conduct of daily life in their new locations.

Pregnancy

Navy Department policy prohibits travel by Military Sea Transportation Service vessels of women pregnant beyond the sixth month. This is for the protection and safety of the prospective mother. A signed statement by a medical officer of one of the military services or the Public Health Service or other reputable physician, attesting the duration of pregnancy must be forwarded to the Bureau of Naval Personnel (Attn: Pers B313) Navy Department, Washington 25, D. C. It is suggested that your dependent carry with her a signed duplicate copy of this statement.

Only infants over six weeks of age will be transported via MSTs vessels, and only providing the mother has recovered her strength sufficiently to care for the needs of the child.

● **Notification:** Dependents are requested to advise the Bureau of Naval Personnel (Attn: Pers B-313) Navy Department, Washington 25, D. C., when they have complied with immunization and health requirements. A definite reservation on a particular sailing will not be made until the notification set forth above and the notification of forwarding the dependents' passport application have been received in the Bureau.

Transportation Arrangements

After the Bureau of Naval Personnel has been advised that your dependents are ready to depart on or after a certain date, your family will be booked on the first available ship sailing after that date. Dependents will be notified that space is offered to them on a certain vessel departing from a certain port. They will be given a time limit in which to write or wire acceptance of this offer. The reply should be sent to: The Chief of Naval Personnel (Attn: Pers B-313). (Do not write or wire the person who signed the letter offering the space.)

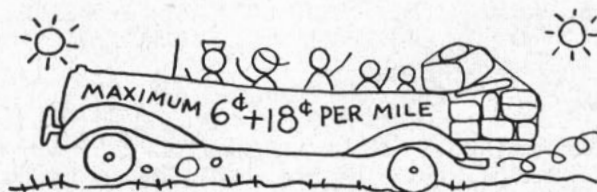
If your dependents are not legally entitled to transportation, and they have been authorized to travel via MSTs vessel to your duty station, it will be necessary for you or your dependents to assume the cost of all travel which is necessary to the port of embarkation and from the port of embarkation to your ultimate destination.

If your dependents are legally entitled to transportation at government expense within the United States and they are located at a place where the cost of transportation would be in excess of that to which they

are legally entitled, it will be necessary for the dependents to travel at their own expense. After arrival at destination, your dependents may claim reimbursement for the travel performed at your own expense to the extent of that to which your dependents are legally entitled. If the dependents are legally entitled to transportation at government expense within the United States and they are located at a place from which the cost of travel would not be more than that to which they're legally entitled, government transportation requests to cover their railroad and Pullman fare will be forwarded to the dependent responsible for the travel, *provided the responsible dependent requests them*. If dependents do not desire transportation requests furnished, they may perform the overland part of their journey at their own expense. You may then claim reimbursement for their travel *after* they arrive at the destination.

Baggage

The amount of baggage dependents may take into their stateroom on board ship will be necessarily limited. Not more than two pieces of cabin luggage (standard handbags) will be permitted aboard as



cabin luggage for each person 12 years of age or over. Children under 12 years of age are limited to one handbag. In addition, a small case for toilet articles may be carried as cabin baggage. Foot lockers in cabins are prohibited. Only standard luggage, such as trunks, foot lockers, suitcases, etc., will be accepted as hold baggage. Boxes and crates must be shipped as (and with) household goods. The current allowance for hold baggage is 350 pounds for each passenger 12 years of age or over, and 175 pounds for each child under 12.

The railroads have granted a baggage allowance of 350 pounds for each full fare and 175 pounds for each half fare for trans-Atlantic and trans-Pacific passengers. Any weight in excess of those amounts will be subject to excess charges levied by the railroad. These charges will not be at government expense and must be borne by the traveler. Dependents must make arrangements for baggage delivery at the port of embarkation.

Usually the railroad can assist the traveler by furnishing special delivery baggage checks at nominal cost, which will provide for the transfer of the baggage (checked on your railroad tickets) from the railroad terminal at the port to the pier where it will be loaded aboard ship.

Important points to remember are:

- If your dependents should ship via railway express,



they must be certain that the shipment is fully prepaid. No baggage should ever be sent C. O. D.

- **All baggage** should be clearly marked to insure proper identification. A tag with the following information must be secured to each piece of baggage:

Name (dependent's name); home address; vessel's name; sailing from (port, pier number, if known); sailing date; ultimate destination; and type of baggage (Cabin baggage or hold baggage).

- In any event the traveler must be sure to ship baggage in sufficient time to arrive not later than *five days before sailing*.

On Board Ship

Passengers traveling in MSTS transports are subject to the rules and regulations issued by the commanding officer. These rules, copies of which are furnished each passenger on embarking, were established for the safety and comfort of all persons on board. Parents are held directly responsible for the control of their children at all times.

Consideration for other passengers dictates that children should not be permitted to be noisy or destructive. Passengers are required to remain in those parts of the ship set aside for their use.

- **Accommodations:** MSTS transports are assigned by Military Sea Transportation Service representatives at the port and are adequate for the dependents' needs and comfort. Special care is accorded mothers traveling with children.

- **Assignment of cabin space** will be allotted to your dependents on a basis of number of passengers on board. As passengers are embarked or picked up at ports of call, a shifting of passengers from originally assigned cabin space may be necessary. This should be considered when packing. Cribs are provided for infants.

- **Laundry facilities** aboard ship are limited. A supply of disposable diapers for infants should be packed as the ship's store supply may not be adequate.

- **The ship's store** usually sells candy, cigarettes, talcum, baby oil, safety pins and other personal items. It is recommended, however, that your wife carry such items considered necessary rather than rely solely on ship's store merchandise.

- **Recreation facilities** include library, movies, lounge, and certain specified deck spaces. Children using recreational facilities or attending recreational programs *must be accompanied by a responsible adult at all times*.

- **Mess charges:** The only charges for the dependents of officers and enlisted men of all grades are for meals and occasional nominal charge for laundry. Payment on MSTS transports for meals will be required on boarding or immediately prior to boarding. Maximum rates currently in effect but subject to change are as follows:

- (1) Adults, and children six years of age or older; approximately \$1.75 per day.

- (2) Passengers traveling on a *space available* basis will be required to pay MSTS the sum of three dollars per person per day to cover their subsistence and a surcharge necessary to defray additional operating costs such as laundry, wear and tear on linens, dishes, etc. Children under six years of age; one-half the adult rate.

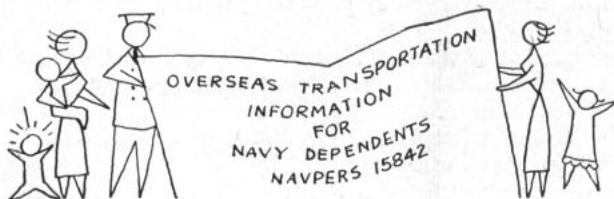
Personal checks will not be accepted on MSTS transports; travelers' checks and cashiers' certified checks are acceptable, but U. S. currency is preferred.

- **Diets:** There are no adequate facilities aboard the ship for the preparation of special diets for adults. In the case of infants' diets, some ships have a supply of standard baby foods in stock.

- **Clothing:** Dress on board an MSTS transport should be limited to the semi-tailored type of suit or dress as the acceptable practical attire. Full length slacks have proved to be the most practical attire on the windy decks of a transport. This type is permitted in the passenger messes. Add scarves, hair nets, low-heeled rubber-soled shoes or rubbers, and finally a sweater and light rain coat for greater comfort on windy and often wet decks.

- **Health.** There are adequate medical and dental facilities for emergency treatment aboard commissioned (USS) transports, however, non-commissioned (USNS) transports do not have dental officers on board. The medical facilities will have an ample stock of standard drugs.

- **Dental treatment:** Dependents will receive dental service only in emergencies on board ship. Dental treatment is not available from civilian or naval sources



at most outlying stations outside the continental limits of the United States.

Before leaving the continental limits, your family should receive a dental examination and make sure they will probably not require dental treatment while at an outlying station.

The hours of sunbathing are regulated by the medical officer.

- **Pets** — You'll do well to leave your pets at home. If it's really essential that Junior bring Rover along, you'll find yourself involved in more problems and regulations than the travel of all the rest of your family. If it's essential that transportation be provided, your supply officer can give you the details.

Arrival at Overseas Port

When the ship arrives at the port of debarkation overseas, passengers will be met by representatives of the area commander, and in some instances by repre-



transportation

representatives of the community where you are going to reside.

Where rail travel is used, day coaches are provided for journeys of short duration during daylight hours, and sleeping cars for overnight trips. The military will try to move your family from the port of debarkation to their new home as quickly as possible, but where transportation facilities are limited, they may have to stay overnight at the port.

It is advisable that your family have sufficient funds in U. S. currency to meet unforeseen expenses that may arise, or expenses incident to awaiting transportation from the port of debarkation to destination.

BuPers Inst. 1626.8A gives the details on the somewhat involved subject of travel pay for dependents.

Free Transportation at Isolated Bases

Navy men serving at 12 isolated overseas bases (and their dependents) are entitled to one round trip by air to a nearby large city or country during their tour of duty.

Each serviceman, including Army and Air Force personnel, will receive one such trip during a normal tour of duty at his remote spot. The time will count as leave.

All transportation will be on a space available basis.

Men may be accompanied by dependents; however, their dependents cannot travel unless the serviceman accompanies them.

The areas affected and the locations servicemen may visit are:

- *Korea, Iwo Jima and Guam*—Trip from these duty stations authorized to one of the following: Manila, Tokyo or Hong Kong.
- *Johnston Island*—Trip authorized to Hawaii.
- *Midway Island*—Trip authorized to Hawaii.
- *Kwajalein*—Trip authorized to Tokyo, Hawaii or Manila.
- *Saudi Arabia and Turkey*—Trip authorized to Italy, France or Germany.
- *Iceland and the Azores*—From these islands trips authorized to England or Europe.
- *Narsarsuaq, Greenland, and Goose Bay, Labrador*—trip authorized to continental U. S.

It is emphasized that all personnel, regardless of rank or rate, will be given equal opportunity to take

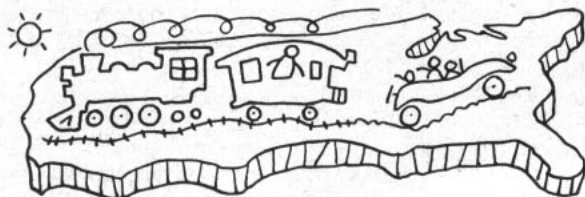
advantage of the round-trip travel. However, persons taking advantage of the program must sign a "certificate of personal gain and remuneration" stating that they will not bring along articles for resale.

Although the Air Force will provide the majority of the flights for this servicemen's vacation program, Navy planes will also be operating in the schedule.

Dependent's Travel Within The United States

There are three basic types of permanent transfers between duty stations in the U. S. in which transportation is authorized for your family or other dependents. These are: A change of station from one shore activity to another; a transfer from a shore activity to a ship; and a transfer from a ship to a shore activity. In each of these cases, there are certain choices open to you concerning your family's destination and method of travel.

For your dependents to be eligible for transportation



at government expense you must be an E-4 (with seven years service) or above, and the orders must be for a permanent change of station. Transportation of dependents is authorized under temporary duty orders only when you are given temporary duty for more than 20 weeks and your orders do not provide for return to your permanent station upon completion of such duty.

Let's take a look at the methods of travel available within the United States for your family.

• **Station to Station** — The easiest method is simply to request the Navy to furnish transportation from your old to your new duty station. In that case, regardless of the size of your family, you submit the request to your disbursing officer who in turn issues you a transportation request. This is turned over to the railroad, airline, or bus carrier in exchange for the tickets for you and your dependents. Couldn't be easier.

You may want to drive your car to your next duty station or travel by other means. In such a case you pay your own expenses, then ask for reimbursement upon your arrival.

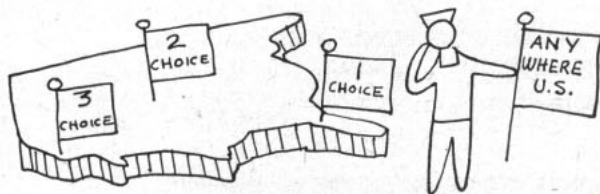
Under this system you get six cents a mile for your own travel, and a specified rate of payment for each dependent. This is set so that you can get up to a maximum of 18 cents per mile for your family to travel, plus the six cents a mile for yourself. Here is a breakdown of how that is figured.

You get six cents per mile for each dependent 12 years of age or over, not to exceed two such dependents; and three cents per mile for each additional dependent over 12 years of age; plus three cents per mile for each dependent five years of age and over but under 12 years of age. Total for dependents not to exceed 18 cents per mile.

However, there are some situations in which your dependents are not restricted to transportation only to



your next permanent station. For example, in transfers from one shore activity to another shore activity, your dependents may follow you to your new duty station, or should your wife decide it would be better to return to your original home, or some other locality within the United States, she would be entitled to transportation at government expense at a cost not to exceed the



amount to which she would have been entitled had she traveled to your new station.

- **Shore to Ship** — Upon transfer from a shore station to a vessel you have three options which you can exercise when it comes time to move your dependents. (1) They can go from your old shore station to either the home yard or the home port of the vessel; (2) they can go from a place other than the old shore station to either the home yard or home port of the vessel, or (3), they can go from the old shore station to some other spot. However, in all three cases the cost cannot exceed that to which they would have been entitled had they performed the travel from the old shore station to either the home yard or home port, whichever is greater.

- **Ship to Shore** — In the event of a transfer from a ship to a shore station you again have three options on the travel to be performed by your dependents. (1) They can go from either the home yard or the home port to the shore station; (2) they can go from a place other than the home yard or home port to the shore station or (3), they can go from the home yard or home port to a place other than the shore station. In the last two options the cost must not exceed that to which they would have been entitled had they gone from the home yard or home port of the ship to the new shore station.

While the three types of transfers outlined above are the ones with which you will be primarily concerned, there are other instances in which your dependents rate transportation. If, for example, you are hospitalized at your permanent station and then transferred to another hospital, your dependents are entitled to transportation to the new location as though it were a permanent change of station provided the commanding officer of the hospital certifies that the period of treatment can be expected to be prolonged.

When your ship changes either its home port or home yard, your dependents can be moved at government expense, as though it were a regular move between stations.

Under any circumstances, when faced with a change of stations, one of the first things to do is check with

your local disbursing office for the latest information and procedures concerning the transportation of your dependents. If in doubt about any portion of your dependents' transportation, check with *Joint Travel Regulations*, and *U. S. Navy Travel Instructions*, for complete information. You'll find a few words of advice concerning the shipment of your household goods beginning on page 38 of this issue.

Regulations on Dependents Travel

As stated earlier regarding travel by your dependents, the government pays their transportation *for the purpose of establishing a residence only*.

That is, just because you are undergoing a permanent change of station, your family is not permitted to go driving around the country at government expense, visiting all the aunts and uncles they haven't seen in years.

It has been pointed out that a number of instances of checkage of a man's pay have resulted through carelessness by naval personnel in following the travel regulations.

Requirements relative to the establishment of a *bona fide* residence evidently have not been made clear, with the result that the General Accounting Office (which makes a continuing survey of dependents' travel claims) continues to find many incorrect and some fraudulent claims being submitted. (The mere fact that GAO takes exception to a claim, however, does not necessarily mean that a fraudulent claim has been submitted. Further facts and investigation may reveal that the claim is actually valid. In such cases a new claim, setting forth the circumstances of the travel, may be submitted to the Bureau of Naval Personnel for consideration.)

To insure that all personnel are fully aware of their rights and duties in connection with possible *repayment* of dependents' travel costs, the Chief of Naval Personnel has directed that all hands be thoroughly briefed on the requirements of both Navy and *Joint Travel Regulations*, with emphasis on the following:

- Claims for reimbursement for transportation of dependents should not be submitted until the travel has been completed. However, transportation in kind may be furnished dependents.

- Payment is dependent upon actual performance of travel *for the purpose of establishing a residence*. Reimbursement is *not* authorized for pleasure trips, business trips, visits, etc.

- The claim should correctly reflect the points and dates of the travel performed for which reimbursement is claimed.

- Reimbursement may be claimed only for *bona fide* dependents.

Each time you submit a claim you should bear in mind that you are fully responsible for the completeness and accuracy of all statements of facts contained in your claim.



WHEN YOU RECEIVE PERMANENT ORDERS

Shipments can be made between duty stations, or from and to other places than your duty station (limited in cost).

Shipments will be made at Government expense and you will be billed for excess costs, if any.

See text for permanent orders weight allowance.



Duty Outside the United States

Your weight allowance will be shipped to your overseas station (if not a restricted area) or to any point in the United States.

Contact the overseas area commander or your prospective commanding officer to find out what articles of furniture or household goods will not be needed at your new duty station overseas.

You may request storage (in Government facilities if available) for your household goods for the full time that you are overseas.

See your shipping officer for details and limitations.

Your household goods will not be shipped until you receive your dependents' entry approval, where applicable.



Sea Duty

If you are ordered to a ship or mobile unit, you may ship your household goods to the home port or home yard of the vessel or unit or to any selected point in the United States.

You may be directed to report to a vessel at a place which is not the home yard or home port. Be sure to find out home port of your vessel before shipping household goods.

If you do not want your goods shipped, storage privileges are the same as for overseas duty.



WHEN YOU RECEIVE TEMPORARY ORDERS

Shipments can be made between duty stations, or from and to other places than your duty station (limited in cost).

Shipments will be made at Government expense and you will be billed for excess costs, if any.



When Ordered to School

If storage or shipment is desired, see your shipping officer. He will tell you whether or not your orders entitle you to shipment and/or storage of household goods.



SEPARATION FROM THE SERVICE

If your separation is under honorable conditions you may have your permanent orders weight allowance shipped from your last or any previous permanent duty station to your home.

If your orders direct temporary disability retirement or retirement, see your shipping officer regarding privileges in shipping and storage.



CABIN BAGGAGE

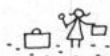
Not more than two (2) standard handbags per person twelve years of age or over will be permitted aboard.

Children under twelve years of age are allowed one (1) standard handbag.

In addition, each person may carry a small case for toilet articles.

Footlockers and trunks are prohibited in cabins.

See NavSandA Publications 271 and 260 for details.



DEPENDENTS SHIP

HOUSEHOLD

WHO CAN SHIP HOUSEHOLD GOODS

Personnel in pay grades E-4 (PO3) and all personnel above that rate are entitled to shipment of household goods.



WHERE YOU CAN GET SHIPPING INFORMATION

Before making any arrangements it is important to get in touch with your shipping officer. He is your best source of information and will give you the word on your shipping rights and limitations. A personal interview with him is recommended. See *BuSandA Manual*, Articles 29003-11-b (1), for a list of designated shipping activities near you.



HOW MUCH CAN YOU SHIP

Your rank or rate at the time of detachment and the type of orders (temporary or permanent change of station orders) will determine your maximum weight allowance. See text.

You can estimate the weight of your household goods fairly closely by multiplying the approximate total cubic feet of your goods by seven. Cubic footage for average household goods can be found on the inventory form—Standard Form 117—available from your shipping officer.



WHAT YOU CAN SHIP AS HOUSEHOLD GOODS

Usual household items including furniture, household appliances, clothing, baggage, and other similar items can be shipped. See *BuSandA Manual* (29002-8000-2) for exceptions.

Professional books, papers, and equipment required in the performance of official duties are also permitted.



WHAT YOU CANNOT SHIP AS HOUSEHOLD GOODS

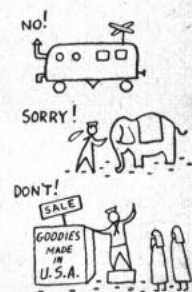
Automobiles or other motor vehicles. They are subject to special regulations. See below.

Automobile trailers may not be shipped even though they may contain household goods.

Boats, pets, wines, liquors, explosives or other items that are liable to damage other property may not be shipped.

Groceries and provisions other than those intended for your immediate family are not allowed.

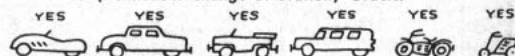
Articles for sale or articles for persons other than you or your immediate family cannot be sent.



MOTOR

Motor vehicles may be shipped via Government-owned vessel to overseas duty stations by personnel in pay grade E4 (PO3) with seven or more years of service and personnel above that rate.

Automobiles, jeeps, motorcycles, motor scooters and motor bikes, and other passenger-carrying vehicles may be shipped. Only one such vehicle may be shipped in connection with PCS (Permanent Change of Station) Orders.



Prepared by All Hands Magazine

ING INFORMATION

D GOODS

WHAT PAPERS ARE NEEDED

If you make arrangements personally you will need to:

Furnish six (6) "certified" copies of your orders. Each copy must be properly stamped and signed by an officer or notary public.

Fill out Application for Transportation of Household Goods (Standard Form 116).

Fill out Inventory of Household Goods (Standard Form 117).

If your dependent or agent makes arrangements for you, that person must:

Apply to shipping officer at the nearest naval activity.

Furnish six (6) "certified" copies of your orders.

Fill out the above forms (Standard Forms 116 and 117).

Get from you some written authority (letter) or "power of attorney" to act in your name to arrange for shipment or storage.

INSURANCE

This is a matter for you to decide. Commercial insurance is recommended but the Government will not assume the cost of it. If you do—it is very important that you declare the full value of your property and insure it fully to that amount.

Be sure to read your commercial insurance policy carefully! Make sure that you understand its provisions and limitations. See NavSandA Publication 260, available from your shipping officer.

LOSS OR DAMAGE CLAIMS

The carrier's liability is very small as compared to the value of your household goods. If the payment you receive from the carrier does not cover the loss, you may file a claim against the Government. Should you intend filing a claim, contact the nearest shipping officer.

If your household goods are damaged when you receive them, contact the nearest naval activity for instructions. It is all right to sign the commercial bill of lading or freight bill but be sure to note the damage on carrier's copy and your own.

PARTIAL SHIPMENT BY EXPRESS

Under certain conditions you are entitled to ship 500 pounds gross weight (packed and crated) by express to your new duty station.

Your shipping officer will explain the privileges in your case. Refer to BuSandA Manual (29002-8052-1a).

HOW YOU CAN HELP IN PACKING AND MOVING

Be sure you, your dependent, or agent is at home when packer is to arrive.

Take down drapes and pictures from wall.

Arrange for the disconnection of automatic washers, kitchen ranges, refrigerators, freeze units, dryers, and other mechanical articles. Arrange to have them serviced for shipping and storage.

Refrigerators should be defrosted, clean, and thoroughly dried the day before to avoid mildew.

Have telephone and utilities disconnected.

TV antenna should be removed from roof and dismantled. These costs will have to be paid by you.

Purchase a supply of "hard-to-get" spare parts to pack with the article, especially if you are going overseas. (A couple of good mail order catalogues will come in very handy.)

Clothing, furs, rugs, and woollens should be sent to the cleaners to be properly serviced for shipping and storage.

Dishes and cooking utensils should be cleaned.

Dispose of opened but unused foods. Do not pack.

Don't include fresh fruits, plants, or flowers.

Contents of deep freeze units cannot be shipped.

Keep canned goods, sealed groceries, and other food supplies together in one area for shipping.

Remove articles from furniture drawers—especially breakable items, mirrors, framed pictures, and liquids.

Do not overload furniture with packed linens and sheets.

Dispose of old books, papers, magazines, excess furniture, and accumulated "junk." Clean out the garbage containers and wastebaskets you want shipped.

Valuables or items of extraordinary value should not be packed by the owner. They should be shipped by express.

Don't forget to transfer your bank account (if desired), make arrangements to handle contents of your safety deposit box, discontinue milk and newspaper delivery service, and notify post office of your change of address. Notify commercial insurance agents of your transfer.

YOUR VALUABLES

Except when shipments are destined to overseas bases, articles of extraordinary value such as currency, valuable papers, jewelry, stamp collections, silverware, objects made of precious metals will not be accepted by household goods shipping activities.

They can be shipped railway express and will be packed and crated in your presence.

See your shipping officer for advice in handling items of extraordinary value. Refer to BuSandA Manual (29002-8052-1b).

EHICLES

Trailers, trucks (including pickup types), buses, airplanes, and boats are not authorized to be shipped.

See your shipping officer and NavSandA Publication 271 for details on how to condition and service your vehicle, what papers are needed, and to what activity (trans-shipping point) application should be submitted. The trans-shipping activity (Navy port of embarkation) will notify you when and where to deliver your vehicle.



March 1955

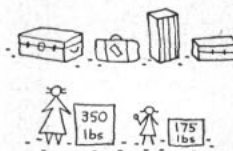
HOLD BAGGAGE

Footlockers, trunks, suitcases, and similar wooden boxes (not furniture or major appliances) are classified as hold baggage.

Weight limitations are 350 pounds per person twelve years of age or over and 175 pounds for each child under twelve years old.

Hold baggage which cannot be carried on your commercial railroad ticket should be shipped to arrive at trans-shipping point (Navy port of embarkation) at least five (5) days before sailing date.

See NavSandA Publications 271 and 260 for details.



moving household effects

Your Household Goods and Car May Be Shipped At Government Expense If You're PO3 or Above

IN SHIPPING your household effects, you'll find complete information in a very useful pamphlet called *Household Goods Shipment Information* (NavSandA Publication 260). This pamphlet may be obtained from your shipping officer when you receive change of duty orders. It is available at all household goods shipping activities.

Household Goods

The weight allowances for transportation of household effects are as follows:

Captains and above—11,000 lbs.

Commanders—10,000 lbs.

LCDR and WO (pay grade W-4)—9500 lbs.

LT and WO (pay grade W-3)—8500 lbs.

LTJG and WO (pay grade W-2) 7500 lbs.

Ensign and WO (pay grade W-1) 7000 lbs.

Chief Petty Officer (E-7)—6000 lbs.

Petty Officer 1st Class (E-6)—5500 lbs.

Petty Officer 2nd Class (E-5)—4500 lbs.

Petty Officer 3rd Class (E-4)—4500 lbs. (if with more than seven years of service) or 3000 (if E-4 with less than seven years of service).

These allowances are intended to represent the actual net weights of household goods authorized to be shipped at government expense. When any portion of the movement is made by rail or water, the allowance is increased 40 per cent to cover the weight of the materials used in packing for rail or water shipment.

The information below is a summary of some of the more important points that you should know about when shipping your household effects.

- If you are ordered to a ship or mobile unit and if your pay grade is that of an E-4, you may ship your household goods to the home port or home yard of your vessel or unit, or to any selected point in the United States. If you do not wish your household goods shipped, storage privileges are the same as when ordered to duty outside the U. S. If there is any doubt as to the best point to which your goods should be shipped, or your ultimate sea duty assignment, or assignment of your home port, six months' commercial storage will give you time to make up your mind and still permit shipment to any of the points mentioned above.

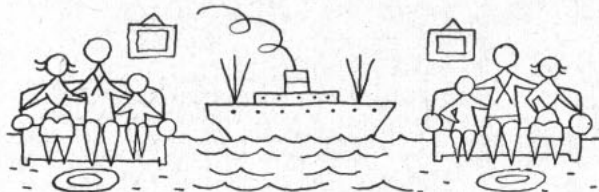
However, before making any arrangements or plans, it is suggested that you contact your nearest shipping officer. He will explain to you your shipping rights and any limitations which may apply in your case.

- Again, if you receive orders to attend a school, and wish to store or ship your household goods, he will be able to determine from your orders whether your goods

may be placed in storage at government expense, and between what points shipment may be made.

- As a rule, you must have received change of station orders before making arrangements for shipment. You must have certified copies of these change of station orders—usually six copies are required for each shipment. In addition, if you desire to have your dependent or agent make arrangements for shipment, you must furnish him with a power of attorney or some other written authority to arrange for the shipment in your name.

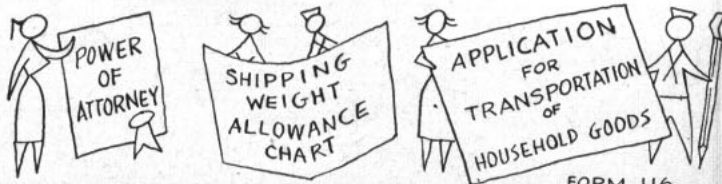
- If you have *temporary* change of station orders you may ship your *temporary* weight allowance of household goods between your duty stations. You may make shipment from and/or to places other than your duty stations. In such cases shipment is made on a government bill of lading and you will be billed for excess costs, if any.



- If you have *permanent* change of station orders you may ship your *permanent* weight allowance of household goods between your permanent duty stations. You may make shipments from and/or to places other than your duty stations. In such cases shipment will be made on a government bill of lading and you will be billed by the government for excess costs, if any. If necessary, because of conditions beyond your control, and only when approved by your shipping officer, you may also have your goods stored at government expense for a period of six months or less.

You may have your permanent change of station weight allowance of household goods shipped to your overseas station (if not in a restricted area) or to any selected point in the United States. Your shipping officer will explain to you what special privileges are extended to you when military restrictions apply at your new duty station. If you do not wish your household goods shipped to the overseas station you may request to have them stored in government facilities, if such facilities are available, for the full time that you are overseas. Your shipping officer will have specific information regarding available storage and limitation.

In addition to having the certified copies of your orders, you must fill out an "Application for Transportation of Household Goods" (Standard Form 116) and an



FORM 116

"Inventory of Household Goods" (Standard Form 117). This is an important step, because once the application is signed by you, it becomes the authority for making a shipment that may cost hundreds of dollars. Again, your shipping officer will be of invaluable assistance to you.

What You May Ship

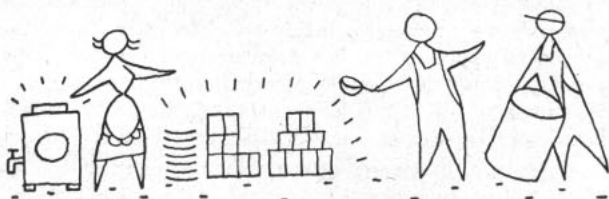
A word on what you may, or may not, ship:

- You may ship usual household items, including furniture, clothing, baggage, and other items of a similar character, as well as professional books, papers, and equipment required in the performance of official duties.

- You may not ship trailers (even though they may contain household goods), motor vehicles, boats, wines, liquors, pets, explosives, or property likely to impregnate or otherwise damage equipment or other property. Other items which cannot be shipped are groceries and provisions other than those for consumption by you and your immediate family, articles acquired after the effective date of your change of station orders, articles for sale, or those intended directly or indirectly for persons other than you or your immediate family.

- Most household carriers will not accept articles of extraordinary value such as currency, valuable papers, jewelry, stamp collections and precious metals or articles manufactured therefrom. Most carriers' tariffs provide that, should such articles come into the possession of the carrier without his knowledge, he will not assume responsibility for safe delivery.

If you have any doubt as to whether some of your goods will be accepted, ask your shipping officer or carrier. Articles of extraordinary value will be packed and crated in your presence and may be shipped via

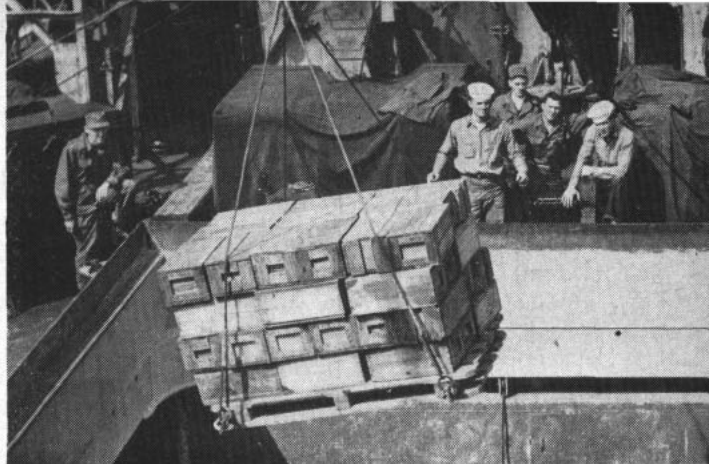


railway express. The weight of these items is part of the 500 pounds which you are ordinarily allowed to ship via express at government expense.

You may, however, declare a higher valuation to protect your goods when shipped by express, but the added cost for this service will be at your expense. This amounts to approximately fifteen cents for each \$100 excess valuation declared.

Generally, these items may not be shipped to a military installation but should be consigned to you or your agent at destination. If you do not have a residence established at your destination, you may have them consigned in care of the express company.

You may ship professional books and papers in addition to your authorized weight allowance if they are used in the performance of official duties. The estimated weight of the professional books must be shown in your application (Standard Form 116) and these items must



be separated from your household goods at the time they are turned over to the shipping officer so they can be packed and marked as professional books, papers and equipment. Otherwise, the weight of these items will be charged against your authorized allowance.

Under certain conditions you are entitled to ship 500 pounds gross weight (packed and crated weight) by express to your new duty station.

Your shipping officer will explain the special privileges that apply in your case. A separate application for shipment of household goods (Standard Form 116) and certified copies of your orders are required. Professional books, papers and equipment shipped by express are charged against this 500 pounds express allowance.

Watch Your Weight (Allowance)

A word of caution—If you ship more than you are allowed, you will be billed for the excess cost by the government. Moving household goods is very costly, so you should be careful not to exceed your weight allowance. Remember that it is difficult to estimate accurately the weight of your household goods.

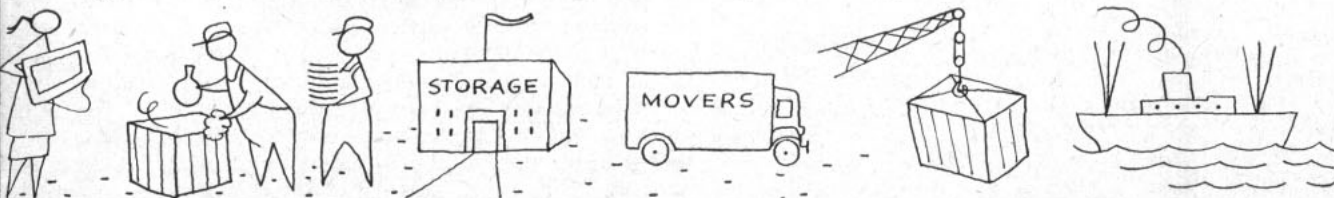
Generally, you are entitled to services of packing, crating, shipment, storage, hauling, unpacking and uncrating of household goods when necessary in connection with your change of station orders.

The shipping officer will designate the method—freight, express, van or water—by which your household goods will be routed.

In making this designation, he must adhere to established transportation policies and practices and the interest of the government. He will, however, also consider your individual needs as much as he can.

Some packers use general terms such as "M" and "S" (marred and scarred) freely, a practice which may later complicate your substantiating a claim for damages resulting from the shipment. It is advisable to make arrangements with the man preparing the inventory to notify you when he intends to use general terms.

If you feel that the inventory does not describe the condition of your goods fairly, request that it be amended or that the location and extent of the exceptions be indicated. No matter how your household goods are shipped, the packers should also remove from



moving household effects

the premises all packing and waste materials resulting from the move and leave your residence in an orderly condition.

Packing and Crating

When moving by van your furniture will not be packed and crated (except for dishes, bric-a-brac, kitchenware and linen). Either your goods will be loaded directly from your residence to an "over-the-road-van" or they may be transported to the carrier's warehouse for consolidation with other lots of household goods and shipped from that point.

The carrier will request that you sign an "Accessorial Services Certificate" which lists the units of packing performed by the packers and other additional services. Before signing the certificate, be sure that units of packing indicated on it are correct.

When moving by water, rail, or motor freight, your dishes, linens, kitchenware, and bric-a-brac will be packed at your residence. These items, along with your furniture, will be taken to the commercial contractor's packing plant or to a government activity where they will be completely packed and crated for shipment.

Regardless of the method of shipment, you should insist that an inventory be prepared and that you be given a copy. This inventory will list the pieces and indicate the condition of furniture and equipment removed from your residence. It will also list the boxes and barrels packed at the residence, but not the individual items in them.

Be sure that you or your agent and the person preparing the inventory sign the inventory. Signing the inventory indicates agreement as to count and condition of the property.

If your household goods were shipped by moving van it is important to permit the delivering carrier to unpack any items which were packed by them in order that the responsibility in the event of damage can be properly placed with the carrier.

Collecting on Damaged Goods

If your household goods are damaged when you receive them, you should immediately contact the nearest shipping officer and request information on procedure to be followed. If a commercial carrier delivered your goods, you must request the carrier's representative to inspect your damaged property.

Do not refuse to sign the commercial bill of lading and/or freight bill or government bill of lading because your property has been damaged. Make a notation on the reverse side of the government bill of lading and in the space "Receipt of Delivery" on the commercial bill of lading and/or freight bill, as well as the "delivery receipt" on the carrier's inventory. Do not discard or have the damaged property repaired before it is inspected.



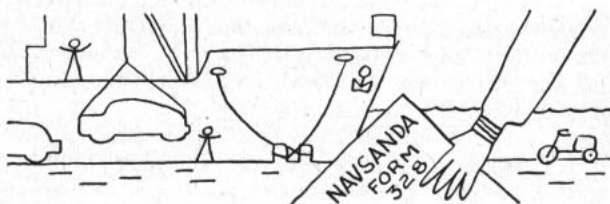
The carrier's liability is very insignificant in relation to the value of your household goods.

On freight shipments, the carrier need only reimburse you to the extent of ten cents per pound for each damaged article. If your goods are shipped by long distance van, the carrier's liability generally will not exceed thirty cents per pound per article. If shipment is made via railway express, the liability is \$50 on any weight shipped up to 100 pounds and fifty cents per pound on a shipment weighing over 100 pounds.

However, if the payment you receive from the carrier does not cover the loss, you may file a claim against the Government. Your shipping officer will advise you how to go about this.

You should contact the nearest shipping officer for detailed instructions about filing a claim for loss or damage. The procedure varies depending upon whether your goods were privately insured, transported by a commercial carrier, or entirely by government conveyance. It is important that you contact your nearest shipping officer promptly if you intend to file a claim, since there is a time limit for filing.

Whether or not you decide to insure your household



goods is up to you. The government will not assume the cost of any commercial insurance. You may, however, present a claim to the government for loss or damage resulting from the shipment and this privilege in itself is similar to an "all risk" transportation policy. Reimbursement by the government is limited to \$2500.

There are, however, certain facts concerning claims against the government which should be considered. Where excess weight is involved in the shipment, the reimbursement for loss or damage would be prorated.

If you think it advisable to buy commercial insurance, you should find out exactly what type of coverage you are buying.

Always ask for a copy of the insurance contract and read it carefully so that you are sure you understand its provisions. Many of the so-called "all-risk" transportation policies do not cover damage due to marring.

This type of policy usually expires when the goods are delivered to the consignee. This means that where goods are delivered by van to a warehouse for storage, your insurance policy expires as soon as the goods are accepted by the warehouse unless previous arrangements have been made for its extension.

Auto Shipment Overseas

As a rule, only personnel in pay grades E-4 (with seven or more years' service) and above are authorized to ship motor vehicles overseas. The term "motor vehicle" includes jeeps, automobiles, motorcycles (with or without side cars), motor scooters and motor bikes. The shipment of trailers, trucks (including pickup types), buses, airplanes or boats (including motor boats) is not authorized. You may ship only one vehicle.

The first step in this process is to obtain a "Motor Vehicle Shipment Application" (NavSandA Form 322) from your shipping officer and submit it, along with two certified copies of your change of station orders, at once to the port from which your car will be shipped. It is suggested that you act promptly because shipments are made on a priority basis. You may get NavSandA Form 322 from your nearest shipping activity, and your shipping officer will tell you of the proper address to which the form should be forwarded.

Although there is nothing more for you to do officially until you receive notice from the port authority of the date you should deliver the vehicle, there are a few things you should do while you are waiting.

You must have your registration card and in the event a lien is held against the automobile, you must have a letter from the holder of the lien, granting you permission to take the car out of the U. S. If you do not deliver the car in person, your agent should have a power of attorney or written authority to represent you.

When you deliver the car to the shipping officer there must be a full set of keys and the gasoline tank cap must be of the type that locks. In addition, all mirrors, hubcaps, tools and other loose items should be



removed from the car and placed in a box. Although the box may be left in the trunk compartment of the automobile if you wish, it should be marked with your name, grade, service number and destination.

When the shipping officer receives your car there is nothing more for you to do until you pick it up at your next duty station where local regulations govern.

Here's Check-Off List

Now that you've read the summary on HHE, here's a check list of things to do and things not to do:

• What You Should Do

✓ Have sufficient certified copies of your change of station orders (usually six for each shipment of household goods). Then, contact your shipping officer at least five days in advance of your moving date.

✓ If you have professional books and papers to be shipped, advise the shipping officer in order that they may be packed and weighed separately.

✓ If you plan to proceed to your new duty station before your household goods are shipped, leave or send your wife sufficient number of certified copies of your change of station orders. Also leave or send power of attorney or written authority for her to make shipment.

✓ If you have gold, silver, or other valuables to be shipped, inform your shipping officer in order that special arrangements can be made for their shipment.

✓ Get all the information possible about housing conditions at your new duty station before requesting shipment of your household goods. (See p. 13.)

✓ Request storage at point of origin whenever you are in doubt as to you want your goods shipped.

✓ If your household goods are going by van, be sure to obtain a copy of the inventory sheet from the driver.

✓ The van driver will request you to sign a "certificate of packing." The certificate contains an itemized list of the units of packing performed at your residence. Be sure to check the certificate carefully and never sign it in blank.

✓ If your orders are changed or cancelled, or a change of destination of the shipment is desired, contact the shipping officer immediately.

✓ Be sure to have your automatic washing machine, deep freezer, refrigerator and television set serviced for shipping. The government does not perform this service. See your electrical dealer for such service.

✓ Obtain from your shipping officer the approximate time of arrival of your goods at destination.

✓ You or your wife should be at home on the day of the expected move.

✓ Make arrangements for receipt of the property at destination. If you cannot be at the destination at time of arrival of the goods, advise the shipping officer to instruct the carrier to notify you by mail or telephone at your new address when goods have arrived. You can then arrange for delivery. In case of direct delivery by van, you or your agent must be at home to receive it.

✓ Turn over all your household goods for the same destination at one time, except silver, gold, items of extraordinary value, or items to be shipped by express.

✓ Clean china and cooking utensils and stack on top of table, ready for the packer.

✓ Call to the attention of the movers fragile items such as chinaware and delicate glassware.

✓ Keep groceries and food supplies together in one place for proper packing.

✓ Remove articles from drawers of furniture intended for packing and crating. The extra weight in furniture drawers tends to damage them. However, if furniture is to be moved by van, linens and clothing may be left in the drawers.

✓ Make arrangements to have your telephone service and other utilities discontinued.

✓ For your own convenience in unpacking or storage, paste a label on each box or trunk showing its general contents.

• What You Should Not Do

✓ Do not request shipment to a place other than your new duty station without finding out first how much it will cost you.

✓ Do not contract for shipment with commercial concerns unless you have been authorized to do so in writing by your shipping officer.

✓ Do not become alarmed if the movers are not at your residence at exactly the appointed time. It is very difficult to schedule a move at a precise hour.

✓ Do not request special services from the carrier until after you have checked with your shipping officer.

✓ Do not pack your dishes or bric-a-brac yourself. Leave this to professional packers. They are qualified to do the job. Usually commercial firms will not pay claims for damages on items which they do not pack.



dependents schooling

An Overseas Assignment May Lead to Unusual Educational Opportunities for Your Children

On your first assignment to duty at an overseas base, you no doubt will wonder "What about education for my children?" You may be assured that there will be reasonable educational facilities available for your school-age children—either through attendance at organized schools or through correspondence work.

The Department of the Navy provides educational opportunities, within limitations, for the education of your dependents in overseas areas.

Any unmarried child, stepchild, or adopted child who is actually dependent on you as a parent, and who will have reached his sixth but not his 21st birthday by 31 December of the school year currently in progress, is eligible for educational assistance up through the high school level, at the expense of the U. S. Navy, while you are stationed at an overseas base.

Your dependents may take advantage of the following types of education at Navy expense:

- Navy-maintained schools.

- Schools operated by other service branches.

- Schools operated by local civilian agencies (churches, governmental or private).

- Correspondence and home study courses.

Where a Navy-maintained school is established it is expected that naval personnel attached to the activity maintaining the school, or stationed within a reasonable daily commuting distance, will send their dependents to that school. However, you may send your dependents to other schools, when there is a Navy-maintained school available, if you bear the expense without assistance or reimbursement from Navy funds.

Following is a list of 14 overseas duty stations where Navy-maintained schools are available for your children: Argentina, Newfoundland; Guantanamo Bay, Cuba; Izmir, Turkey; Kwajalein, Marshall Islands; Midway Islands; Naples, Italy; Port Lyautey, French Morocco; Sangley Point, Luzon, P. I.; Subic Bay, Luzon, P. I.; Saipan, Mariana Islands; Tainan, Formosa; Tsoying, Formosa; Trinidad, B.W.I.; Yokosuka, Japan.

At activities where Navy-maintained schools are not available, you will be expected to send your dependents to schools in the immediate vicinity maintained by the Army or Air Force. These Services in turn will be reimbursed from appropriated Navy funds.

In cases where you are expected to send your dependents to local schools other than those maintained by the Armed Services, the following points are taken into consideration before Navy funds are made available:

- It must be determined that the school will accept your dependents and adequately accommodate them.

- The schooling provided equals that normally provided in public schools in the U. S.

- English must be the language of instruction.

The Navy will contribute toward tuition in some schools even though the last two considerations are not met if you, as the child's parent, accept it.

Since the purpose of dependents' schooling overseas is to keep the Navy family together, appropriated Navy funds will not be used to provide schooling that requires your child to live away from your home.

When the establishment of a Navy school is not feasible and attendance in any other local school is impossible or impracticable, you may instruct your children through home study or correspondence courses provided at Navy expense. Various schools have well-

prepared courses available for all grades from one through eight, and the majority of high school subjects. You may address a request for additional information about overseas dependents schooling to

the Chief of Naval Personnel (Attn: Pers C113), Navy Department, Washington 25, D. C., via official channels.

As a final note, it is suggested that you make all arrangements for schooling in accordance with instructions put out by the activity to which you are attached overseas. Do not make arrangements on your own; keep in mind that you cannot be reimbursed for money which you spend for your child's schooling.

Scholarships for Your Children

Through your service in the Navy your son or daughter may be eligible for scholarship assistance at any one of a number of colleges and universities throughout the U. S.

Many scholarships have been set up by schools and colleges, through alumni or philanthropists, for which dependents of naval personnel may be eligible to apply. In some cases certain associations of naval personnel or their dependents have set up special scholarships.

Full information on the provisions and numbers of the scholarships available to your children may be obtained by writing to the Chief of Naval Personnel, (Attn: Pers G212), Washington 25, D. C.

In addition to scholarships for your children by virtue of your service in the Navy, BuPers also has information on many other scholarships available to any youngster of secondary school or college age.



Interested in Sports, Hobbies, Books, Movies? Your Recreation Program Fills the Bill in These and Other Off-Duty Activities

BESIDES YOUR FINANCIAL, housing, medical and many other problems, the Navy is also vitally interested in your recreation and your physical fitness. This heading of "recreation and physical fitness" includes activities ranging from ship's movies and hobby shops to intramural, All-Navy and Inter-Service athletics.

As you know, a man in good physical condition develops his reflexes and thinking to top efficiency. This pays off in all kinds of emergencies, both aboard ship and ashore, where a clear mind and fast, correct action are vital. That's one of the reasons why the Navy stresses a comprehensive intramural sports program where every man has a chance to display his athletic abilities.

Another result of this intramural physical fitness program is the development of service-wide championship teams. The better the competition, the better the teams your ship and station are going to produce.

Navy Sports Program

The Navy Sports Program consists of voluntary off-duty participation by you and your shipmates. The program includes organized competitions in the major sports at intramural, intra-district, intra-area, and intra-type levels. ("Intramural" simply means sports between teams within your ship rather than ship-to-ship or broader sports programs.)

Aboard your ship or station, there are usually intramural leagues in basketball, softball, touch football, volleyball and bowling. And if you're on a shore station, maybe you'll have an opportunity to play such games as squash, handball, badminton and even learn judo.

There will be, of course, some men in your outfit who are a little better-than-average athletes. If you are one of these, you'll want to join the station "varsity" team which will compete in district, area, Fleet and All-Navy competitions. Also, during Olympic years, if you have extraordinary ability you will be given every chance by the Navy to train and participate in the elimination tournaments necessary to qualify as a member of the United States team. It's pretty rare, but if you

are successful, you will be issued authorization orders to travel with the U. S. Olympic team. Selection of naval personnel for participation in the Pan-American games is handled in the same manner as for the Olympic Team.

"A sport for every man" is the motto of the Navy's sport program. Just because you're not of Olympic caliber in your athletic abilities, there is no reason to believe that the Navy has left you out of its sports planning.

It depends on where you're on duty, but the Navy offers the following sports at one or more activities: boxing, baseball, football, basketball, golf, swimming, track and field, hunting, fishing, squash, handball, archery, tennis, badminton, softball, boating, bowling, fencing, gymnastics, soccer, weight lifting, judo, lacrosse, touch football, table tennis, shuffleboard, billiards, volleyball, wrestling and water polo. You won't,



of course, find all of them at any one place. The sports program at any one activity is determined by the requests of the men at that activity—use your Enlisted Recreation Committee! (See below).

Navy Fleet Motion Picture Service

Nightly movies will form a big part of your entertainment, especially if you're serving at sea. The Navy has an organization that is solely concerned with obtaining movies for your ship. The Navy Fleet Motion Picture Service provides 16-mm entertainment motion picture film for exhibition without charge aboard ships and at most stations located outside the continental U. S.

The lists of latest released films are published monthly in ALL HANDS magazine. These movies are available to your ship at Fleet Motion Picture Exchanges.



recreation

The motion picture films, distributed under the Fleet Motion Picture Plan, are leased from the motion picture industry and are distributed at no cost to ships and overseas activities. Films leased under this plan are paid for by the BuPers Central Recreation Fund and supplemented by annually appropriated funds.

Navy-Marine Corps Motion Picture Plan

This plan should not be confused with the one discussed previously. The Navy-Marine Corps Motion Picture Plan provides films for your entertainment at certain stations and activities in the continental U. S. and Hawaii. Arrangements for the distribution of this film is made by the respective naval district commanders. Here's the list of people that may attend motion pictures at your station:

- Naval personnel on active duty.
- Personnel of other services when assigned to duty at or associated with a naval activity.
- Dependents of military personnel attached to the activity.
- Dependents of military personnel not attached to the activity when such dependents have exchange and/or commissary store privileges at the activity exhibiting the film.
- Civilians authorized to reside within the activity.
- Uniformed Red Cross personnel when assigned to duty at the activity exhibiting the film.
- Patients in naval hospitals and their attendants.
- Casual guests. A casual guest is defined as one who is visiting for other than the express purpose of attending the film exhibition.

Hobby Craft Program

Are you a "do-it-yourself" man? If you like to build such things as furniture, model ships and aircraft, do leatherwork, or even make repairs on your automobile, the Navy's Hobby Craft Program is for you. Besides the space to work, the hobby shop has tools to do the job, such as leatherworking tools, mechanic's tools and hand and powered woodworking equipment such as band saws, circular saws, sanders, routers and lathes.

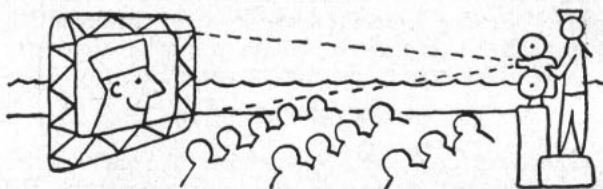
At most places, the hobby shop has for sale a reasonable supply of such items as lumber, model kits, leather, lacquer, varnishes, sandpaper and paint brushes at a reduced price. Also, qualified instructors are available to help you in planning your project and help you overcome problems. There are also some guides published by the Navy to help you. These hobby craft pamphlets can be purchased by your recreation fund

from BuPers. Information concerning these pamphlets may be obtained by writing the Chief of Naval Personnel (Pers G11), Washington 25, D. C. In addition, booklets covering various other hobbies can be obtained by writing to the Superintendent of Documents, Government Printing Office, Washington 25, D. C.

Library Program

Navy men are some of the biggest readers in the U. S. Collectively, you and your shipmates tackle nearly two million new books a year—with subjects ranging from science fiction and natural history to "who-dunits" and "how-to-do-its." The Navy's Library Services is continually trying to fill book requirements for professional and general information, to supplement formal training and for leisure-time use.

Each ship and station has its own library for the Navyman's information, education and recreation. Books for your ship and station libraries are bought through the Library Services Branch of the Bureau of Naval Personnel. This unit selects many new titles each



month from advance copies sent out by publishers. Virtually every book published or marketed in the U. S., which seems likely to interest you and your shipmates, is reviewed. A short list of the outstanding books selected is reviewed each month in **ALL HANDS**.

Since you are the one that will be reading the books, you are encouraged to let your likes—and dislikes—be known to your librarian. Your CO may write to the Chief of Naval Personnel, (Library Services Branch), suggesting books that you would like to have in your library. Not all requests can be filled, however, and certain limitations, such as the "budget" and "good taste" must be observed.

The books in the Library Program are issued to ships and stations at no cost. According to the *Special Services Manual*, the minimum standards aboard ships are three books for every two men aboard, while ashore the minimum ratio is two books per man. Also, your Unit Recreation Fund usually buys many magazine and newspaper subscriptions and keeps a large stock of phonograph records for your use.

Next time you get a chance, drop in at your ship or station library. If your taste runs toward westerns of the Zane Grey caliber, or if you've been meaning to read Churchill's latest book or, perhaps, the Forrestal Diaries, your library, can supply your reading wants.

Officers' Messes and Enlisted Men's Clubs

Commissioned Officers' Messes, both Open and Closed, have been established to provide lodging, dining, social and recreational facilities for commissioned officers. Chief Petty Officers' Messes and Enlisted Men's Clubs have the same purpose as the Officers' Messes but their primary mission is to provide meals, refreshments and recreational facilities for you and your guests.

Just about every shore station in the U. S. and most

ALL HANDS



overseas bases have Enlisted Men's Clubs. Many clubs feature outstanding professional bands and entertainment. Also, you're always welcome at the clubs maintained by the other services.

Ship and Station Newspapers

If you have a normal sense of curiosity, you want to know what's going on in your ship or station. You're vitally concerned in the directives and instructions that concern your advancement, pay, sea/shore rotation and other special orders. This professional information, as well as items of more personal interest, is provided by your ship or station newspaper.

Besides official and personal information, your paper also tells you about the various training courses available, may provide a list of movies for the week, the menu to be served, intramural and varsity sports and other recreation activities.

No matter how simple or elaborate your paper may be it is, in most cases, financed by the Unit Recreation Fund.

Where Your Recreation Comes From

You can readily see that it takes a lot of money to provide these many recreation facilities for you and, in many cases, your dependents. All these facilities, theaters, sports equipment, swimming pools, libraries, EM and CPO clubs, represent a large investment by you, the Navyman. They are owned by you and operated for your benefit. Be sure to get the greatest possible benefit from them.

Recreation Funds

There are several types of recreation funds. Although



different, each gets almost all its cash from the same place: Profits made from sales to you and your dependents at Navy Exchanges and ship's stores.

The description, basic policies, regulations and procedures for the administration of Navy Recreation Funds and the conduct of Special Services Programs are outlined in the *Special Services Manual* (NavPers 15869). Briefly, these funds are:

- **Unit Recreation Fund** — This is the type fund that you will probably be most interested in since it is the recreation fund of your ship or station. It finances your ship or station's athletic program, stage shows, movies, all hands parties, station newspapers, games, your local EM and CPO clubs, and supplements your library facilities. From this fund, too, comes the money to buy flowers for your chapel on Sundays, for the many magazines and newspapers that you find in your library.

You should also be interested in this fund because, at one time or another, you might be designated by your commanding officer to assist in its administration by your appointment as a member of the Enlisted Recreation Committee. More on the ERC later.

- **Composite Recreation Fund** — The Composite Recreation Fund is similar to the Unit Recreation Fund. It serves personnel from several naval activities grouped close together, where only one set of basic recreation



facilities is available and there is only one major source of revenue.

The administration of this fund, like the Unit Fund, is by the commanding officer of the station where the major source of revenue is located. The CO is aided by the Recreation Council, made up of officers from each participating activity, and the Enlisted Recreation Committee, composed of enlisted representatives of each participating activity.

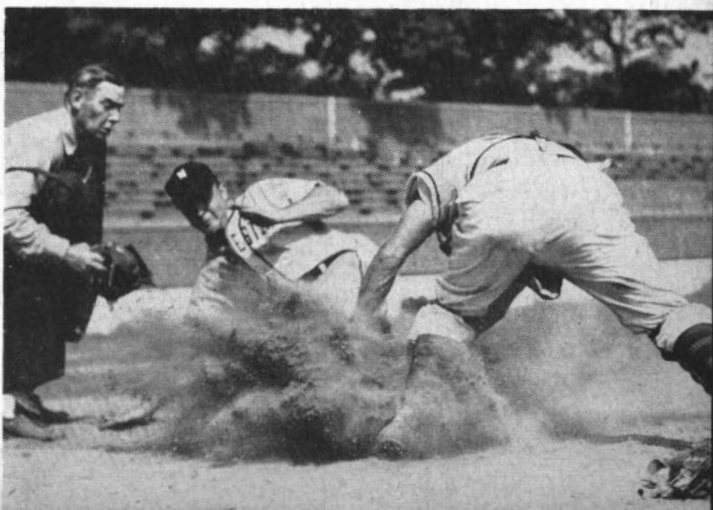
- **Command Recreation Fund** — This fund is established and maintained at command level, such as a naval district or river command, air training command, type command, or naval force command, for the administration of Unit and Composite Recreation Funds within that command.

The Command Recreation Fund is used for loans or grants for recreational purposes to units and activities within the command, to pay approved obligations and for the transfer of funds to the Bureau of Naval Personnel Central Recreation Fund.

- **BuPers Central Recreation Fund** — The Bureau of Naval Personnel Central Recreation Fund is the "big" fund. It supports the recreation program of the entire Navy by supporting, equalizing and administering the various recreation funds of the Navy.

The Central Recreation Fund consists of a share of the profits of the Navy Exchanges and ship's stores, balances remaining in the recreation funds of decommissioned or disestablished naval activities and gifts or donations accepted by the Navy Department for the recreation of naval personnel.

If your unit has no ship's store or Navy Exchange, your recreation money comes from your type command recreation fund. If the Command Recreation Fund is



unable to finance your activity's request, the Command Fund administrator may forward the request to the Chief of Naval Personnel with the recommendation that the money be allocated from the BuPers Central Recreation Fund.

Such items as swimming pools, EM Clubs, golf courses, tennis courts and softball diamonds are financed, entirely or in part, by the BuPers Central Recreation Fund.

Enlisted Recreation Committee

You should know something about the Enlisted Recreation Committee for two reasons: (1) Its members might be able to do you some good; and (2) you may be appointed a member of one some day.

The Enlisted Recreation Committee aboard your ship or station, like all similar committees, was formed on the authority of Articles 1220, 1224, 1224.1 and 1224.2 of the *Special Services Manual*. All ships and stations have a committee of this sort to help improve and expand the recreation facilities for the men aboard.

Recreation Council

Next in the recreation "chain of command" is the Recreation Council, which is composed of three or more officers. The Council considers suggestions from



the ERC and passes them on to the CO with its recommendations.

The Enlisted Recreation Committee meets once a month, a few days before the meeting of the Recreation Council. In this meeting, the division representatives discuss projects in progress, future possibilities and put their suggestions in writing for presentation to the Council.

The minutes of the Enlisted Recreation Committee are signed by all members and these are later made a part of the minutes of the meeting of the Recreation Council.

Basically, the Enlisted Recreation Committee is afforded the opportunity to inspect the Recreation Fund books to find out how your recreation money is being spent and to make suggestions to the Recreation Council. The committee, composed of representatives from each of the ship's divisions, is able to get a cross-section view of just what the men want in the form of athletics and recreation.

For example, say your shipmates want to stage a ship's dance. The idea originates in the ERC. The committee then begins the necessary "leg work" to find out where a dance can be held, the cost of renting a hall, the approximate cost of food, refreshments, etc. It then presents the request, along with a full report on the estimated cost, to the Recreation Council, which considers it and submits its recommendations to the skipper.

The commanding officer, by regulation, is responsible for the expenditure of all funds. Therefore, he endorses his approval or disapproval of this request, as

well as all other requests to spend recreation funds.

Other Uses of Recreation Funds

There are many ways, some of which are not too well known, that you can use your Unit Recreation Fund. If your shipmates want to expand their intramural sports program, the place to start is your Enlisted Recreation Committee.

You may want to request money for equipment, awards for the winners, payment of officials and other expenses to run a league. The necessary money can be authorized from the Recreation Fund. 'Rec' money can also be used to sponsor picnics, buy radios and television sets for recreation rooms and for magazine and newspaper subscriptions.

Books are sent to your ship and stations by the Library Services of BuPers. Some are sent automatically, others in response to requests for additional library books. If the books you get are not enough to fill your needs, the Recreation Fund may be used to buy more.

Another little known function of your Recreation Fund is non-interest-bearing emergency loans to you and your shipmates. If, after investigation, your commanding officer finds that a real emergency exists, he may approve such a loan, provided that the services of the Navy Relief, Red Cross, or other similar relief organization are not readily available.

Who Can Use Facilities?

You've probably heard of the many recreation facilities provided by the Navy and you've also used them. The question sometimes arises as to the eligibility of others to use these facilities. You, as an active duty Navyman, take first priority. Although the final decision is up to your commanding officer, here are the people that are normally eligible to participate:

- All active duty military personnel and their dependents.
- Civilian employees and their dependents and other civilian personnel associated with the Navy outside the U.S. and Hawaii—when specifically authorized by the Chief of Naval Personnel.
- Civilian employees and their dependents and other civilian personnel associated with the Navy outside the U.S. and Hawaii—when given full Navy Exchange or ship's store privileges.
- Red Cross uniformed personnel and their dependents when assigned to duty within a naval activity.
- Veterans hospitalized in naval hospitals.
- Military personnel of foreign nations when on duty with the U.S. Armed Forces.
- Guests of military personnel on a limited basis as authorized by your commanding officer.

In the final analysis, however, all the facilities mentioned above will be only as good as your use of them. Your ship or station might have a tremendous Hobby Shop lay-out, but it won't be worth anything to you if you don't use it. And indirectly, you'll be losing the "dividends" on your investment in your Unit's Recreation Fund.



reenlistment bonus

Bonus for Extension or Reenlistment, Plus Your Leave and Travel Allowance, Can Form Tidy Sum

RREENLISTMENT BONUSES are better than ever under the present revisions to the Career Compensation Act of 1949.

The bonus plan, enacted as Public Law 506, pays the biggest sum to men executing a first reenlistment, with payments growing consecutively smaller for second, third, and fourth or following reenlistments.

One example of the amount of money which may be drawn under the new system is furnished by a second class draftsman (DM) on duty in the Washington area. He shipped over for six years shortly after the new bonus law went into effect—and drew a total sum of \$1575.07, of which \$1054.86 was reenlistment bonus.

His bonus was figured on the basis of a first reenlist-

ment or an enlistment which is terminated before its normal expiration date may be counted as active service.)

Inactive service in a military reserve component is NOT "active Federal service" for purposes of reenlistment.

Eligibility for Reenlistment Bonus

With a few restrictions the new reenlistment bonus law applies to the following:

- Any enlisted person who reenlists in the Regular Navy on or after 16 Jul 1954, if such reenlistment occurs within 90 days after his date of last discharge or release from active duty in the same service.

- Any officer or warrant officer who reenlists in the Regular Navy on or after 16 Jul 1954 within 90 days after date of release from active duty as an officer or warrant officer, if he served in a Navy enlisted status immediately before serving as an officer or warrant officer.

Some Navymen Have Choice of Bonus

Men who reenlist in the Regular Navy on or after 16 Jul 1954 and are entitled to a reenlistment bonus must decide whether to receive payment under the new bonus law or under the previous one (which provides the set sum of \$160 for a four-year reenlistment or \$360 for a six-year reenlistment). Also, men who have the option of the pre-1949 enlistment allowance retain their right to select the allowance instead of a bonus.

However, once a man decides to receive the reenlistment bonus under the new law, any further bonuses must be paid under the new law.

Moreover, men whose first enlistment occurred after



ment in pay grade E-5 and with over eight years' service. In addition to his bonus of \$1054.86, the draftsman drew \$175.81 for unused leave, \$44.40 for travel allowance to his home in Michigan, and \$300 mustering out pay.

Two first class petty officers in USS *O'Bannon* (DDE 450) drew even more, one of them picking up a total of \$2059.74 and the other \$2018.74.

Definitions You Need to Understand

Before we go into the new law, let's look at a couple of definitions you must understand:

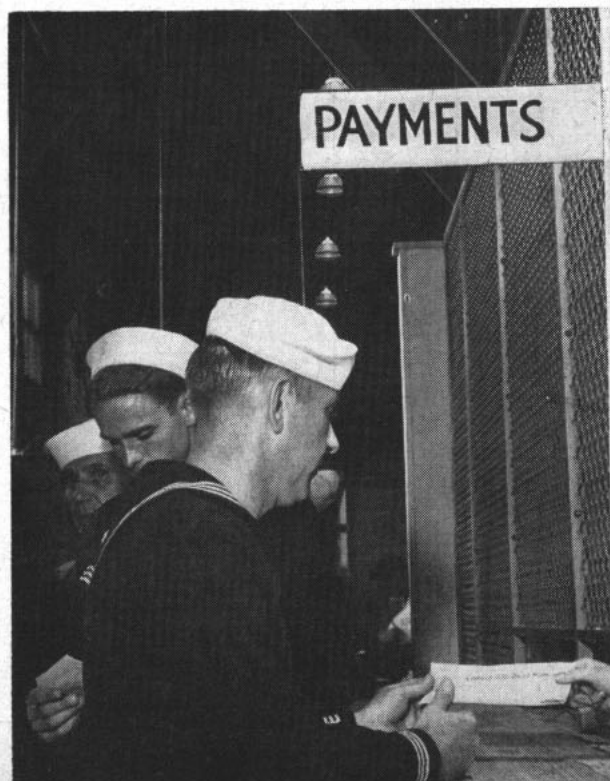
Reenlistment—For the purpose of determining your right to a bonus under the new law, "reenlistment" means:

- An enlistment in the Regular Navy after compulsory or voluntary active duty in either a Regular or Reserve component of the Navy, or

- A voluntary extension of an enlistment for two or more years.

For the purpose of the new law only those previous reenlistments for which a *reenlistment bonus* was authorized will be counted in computing your bonus on the basis of first, second, third, or later reenlistments. Take the case of a man who served one hitch and was entitled to the "*reenlistment allowance*" (\$50 for each year of the old hitch) instead of a bonus for his second hitch. He is now about to enter his third hitch, but he is in effect starting only his *first* reenlistment. However, if he had been authorized the *bonus* at the start of his second hitch instead of the allowance, he would now be facing a *second* reenlistment and would have to settle for less money.

Active Federal Service—"Active federal service" is defined as *active service* excluding time lost and leave without pay in the Army, Navy, Air Force, Marine Corps, Coast Guard, or any of their components. (Only such time as is *actually* served during a minority en-



reenlistment bonus

16 Jul 1954 will be eligible for reenlistment bonuses only under the new law.

How to Compute Your Bonus

Here are the main points of the new bonus set-up. The amount of your reenlistment bonus will be computed by multiplying the *number of years for which you reenlist* by: (a) an amount equal to *one month's basic pay* to which you were entitled on the date of your last discharge or release from active duty for your first reenlistment, or (b) an amount equal to *two-thirds, one-third, or one-sixth* of one month's basic pay to

authority for such a bonus, may not exceed \$2000.

By using the tables which appear on pages 72 you may figure your basic pay. Jot down your answer. Use with following table in computing your bonus.

How Reenlistment Bonus Works

Here is an example of how the table works. Suppose you are a third class petty officer (pay grade E-4) at the time of discharge, have no previous service other than the four year enlistment just completed, and are facing your first reenlistment. According to the table you are entitled to one month's basic pay for each year of your reenlistment. This base pay, with longevity for over two years' service, amounts to \$129.95. If you reenlist for

Reenlistment Bonus

Pay Grade	First Reenlistment	Second Reenlistment	Third Reenlistment	Fourth & Other Reenlistments
E-7	Equals one month's basic pay for each year of reenlistment	Equals 20 days' basic pay for each year of reenlistment	Equals 10 days' basic pay for each year of reenlistment	Equals 5 days' basic pay for each year of reenlistment
E-6	Same as above	Same as above	Same as above	Same as above
E-5	Same as above	Same as above	Same as above	Same as above
E-4	Same as above	Same as above	Same as above	Same as above
E-3	Same as above	Same as above	None	None
E-2	Same as above	None	None	None
E-1	Equals 20 days' basic pay for each year of reenlistment	None	None	None

which you were entitled on the date of last discharge or release from active duty, for the second, third, or fourth (and following) reenlistments, respectively.

Basic Pay is considered to be the base pay for your grade, plus the longevity you were actually drawing at the time of discharge for reenlistment purposes. (It should be noted that when a man, completing a four-year hitch, reenlists for a second hitch, if he has had no prior service other than the enlistment just completed, he is drawing longevity for only two years. The second two-year period, even though completed, does not increase your basic pay until the service is actually confirmed and you have served at least one day over four years.)

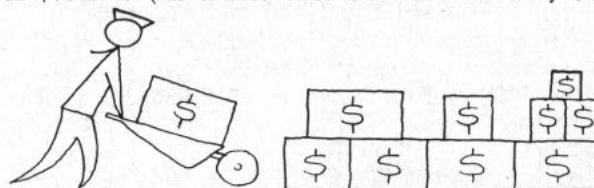
Any man who reenlists after completing a total of 20 years of active federal service, is not entitled to a reenlistment bonus, under the new law.

The reenlistment bonus under the new law payable for a reenlistment which will extend your total active federal service beyond 20 years will be computed by using as the multiplier only that number of years or fraction of a year (months and days) which, when added to your previous active service, totals 20 years.

The cumulative amount of reenlistment bonuses which you may be paid under this and any other

four years your bonus will be four times \$129.95, or \$519.80; a six-year reenlistment would give you a bonus of \$779.70.

Say that you entered a six-year hitch, following your initial four-year enlistment and that you advanced to pay grade E-6—first class petty officer—during this six-year hitch. Now, if you ship for another period of six years (your second reenlistment) you will draw a bonus of \$794.94. (As a first class PO with over 8 years'

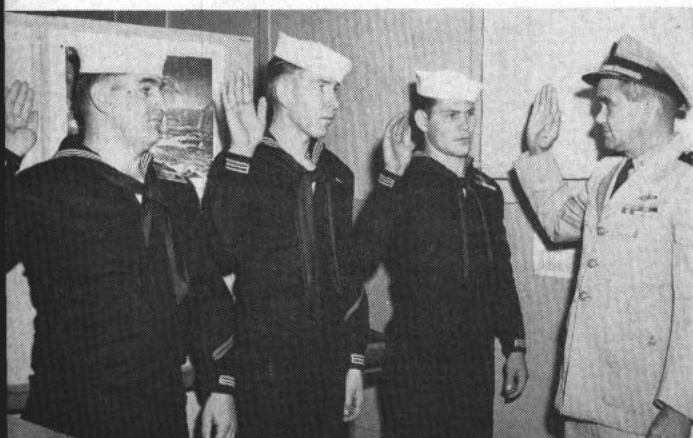


longevity your basic pay is \$198.74. For a second reenlistment the bonus, according to the table, is figured on the basis of two-thirds of your base pay, or \$132.49. Therefore, your bonus will be six times \$132.49.)

On completion of this third hitch you have a total of 16 years' active service; however, your basic pay on date of discharge is based on longevity of only over 14 years. If you are still first class your basic pay is \$221.68. Ship for four and you are entitled to one third of this amount (\$73.89) for each year of your third reenlistment, making a final "re-up" bonus amount of \$295.56.

Thus, by the time you've signed for the last four years of your "twenty," you will have drawn a total bonus of \$1870.20, plus the leave pay, rations, travel allowances, etc., which you normally draw at the time of each discharge. Under the old bonus system the same three reenlistments would have given you a total bonus of only \$880.

Men with long service may not fare so well under the new bonus law as under the old, but they have the right to select whichever plan will benefit them most.



purchasing a home

Navymen on Active Duty Can Purchase Their Own Homes Under New Law Providing Special Financing Program

BUYING A HOME is the biggest single purchase of a lifetime for most of us—and a “best buy” for the man with a family. Navymen may take advantage of several plans to help them in buying a home, either for a residence after retirement or for a permanent home now. One of the best of these, which is discussed here, is the FHA home loan insurance authorized by the 83rd Congress for servicemen on active duty. Complete procedures for obtaining this insurance are set forth in SecNav Inst. 1741.4. Another method of buying a home is under the G. I. Bill. It was discussed along with other G. I. Benefits, in the last issue of ALL HANDS (February 1955, page 20.) See also page 58.

Designed to help you purchase needed housing, the new law authorizes the Federal Housing Administration to insure (at the discretion of the FHA Commissioner) loans up to a total of \$17,100 or 95 per cent of the FHA-approved value of the home, whichever is the lower figure.

Note that the FHA will base the percentage of its



insurance on the *FHA-approved* value of the property, *not* on the purchase price. Therefore, you should make sure that the FHA appraisal equals the purchase price or you will be forced to make a down payment of more than five per cent of the purchase price.

Since the usual FHA loan guarantee covers only 90 per cent of the first \$9000 and 75 per cent of the remainder of the FHA value of a house, down payments for servicemen under the new plan are considerably reduced. Also, under normal FHA terms five per cent interest is charged on mortgage loans, with one-half of one per cent of this being for the mortgage insurance premium. Under the new set up the Navy will assume responsibility for the mortgage insurance premium of one half of one per cent of the unpaid balance of the loan during the period you remain on active duty.

How Home Loan Insurance Works

For an example let's consider a house which sells for \$15,000. Under earlier procedures, the FHA would insure \$8100 of the first \$9000 and only \$4500 of the remaining \$6000—provided, of course, that the FHA-approved value of the property was \$15,000. Under this procedure, your down payment would be about \$2400.

Under the new section of the law the Navyman with a certificate of eligibility could purchase the same property with a down payment of approximately \$750. However, nothing in the new law relieves you of responsibility for regular payments on the principal and the four-and-a-half per cent interest.

And FHA's regular criteria will be used in approving insurance loans, which means that in order to be eligible the Navyman must meet all income and credit requirements.

To understand just what the new law offers you, the following definitions must be understood:

- **Housing** means a dwelling unit designed for one-family residence for occupancy by the serviceman as his home. The house you buy does not necessarily have to be in the location where you are stationed; however, you must certify that you or your family will occupy the property or that your inability to do so is the result of military orders.

- **Period of ownership by servicemen** has been defined by the Federal Housing Administration to mean that period of eligibility during which the Navy is required to pay the mortgage insurance premium to the FHA.

First step in applying for the insurance is the completion of Department of Defense Form 802, “Request for and Certificate of Eligibility.” Part I of the form (Request for Certificate of Eligibility) requires the following statements: a) That you are currently serving on active duty; b) that you have served on active duty in any of the Armed Forces more than two years (not necessarily continuous); and c) that you require housing.

Part II of the form is the Certificate of Eligibility and is completed by one of the following persons: 1) Secretary of the Navy; 2) Chief of Naval Personnel; 3) commanding officer or officer in charge of activity having responsibility for the custody and maintenance of personnel records.

The original and three copies of the approved certificate will be returned to you. You present them to the FHA-approved institution willing to make the loan on the property you desire. FHA regulations then require



the lender to forward the original and two copies of the certificate along with other documents required by FHA regulations.

FHA completes Part III of the form, either endorsing or rejecting the loan. Eventually the original certificate is filed in your service record, where it remains as long as the insurance is in force.

Certificates will not be issued to personnel called to active duty for training purposes only.

In addition, the Commissioner of the Federal Housing Administration has advised that provisions of the new legislation will permit service personnel to construct or purchase a needed home, but it will *not* permit the refinancing of a home already owned by the serviceman.

Both officers and enlisted personnel are eligible for benefits under the present law. Use of the mortgage guarantee will not prevent Navymen from using the regular GI home loan provisions, and those who have already used their GI loan privilege may still apply to the FHA.

Regardless of whether you use your GI Bill, the FHA mortgage or some other method of financing your "dream house" there are a number of precautions you should bear in mind.

- Be sure that any promises or agreements between you and the seller are put in writing and signed, *subject to the approval of your attorney*. You'll find that the money paid to a competent lawyer for advising you on every step in the process of buying a home will assure you of getting a fair deal.

- Stay within your budget and you will never lose your home. Remember this: In addition to the down payment of your new home, you will need additional money for such items as closing costs, fire insurance, and lawyer's fees which can amount to a few hundred dollars. Add to this moving expenses that you may have to pay for, and on top of that you must continue to feed and clothe your family, pay such expenses as lights, water, heat, taxes, insurance, etc.

savings

Navy Savings Deposit Program

Benjamin Franklin, in *Poor Richard's Almanac*, states, "If you would be wealthy, think of saving as well as of getting."

Such words make just as good sense today as the day they were written. One of the safest—and most profitable—places a Navyman can salt away his dollars is the Navy Savings Deposit Program—saving at four per cent interest!

All enlisted personnel of the Navy and Marine Corps (except for reserve enlisted personnel ordered to active duty for a period of less than six months) are eligible to use this Navy banking service, which was authorized

by Congress back in 1889. Commissioned and warrant officers, however, are not eligible to use it.

Funds deposited in the "Navy Bank" for periods of six months or longer will earn interest for you at the rate of four per cent yearly, based on a year of 360 days. The interest will be computed at the time of repayment of the deposit.

General purpose of the savings program is to help you to save while you are on active duty. The money



may be withdrawn at time of release to inactive duty or on discharge, and in time of emergency you may withdraw funds from your account upon the approval of your commanding officer.

When you make the initial deposit, your disbursing officer will have you sign your deposit record book, (S&A Form 47, Revised) which has a serial number and is similar to bank books issued by commercial banks. It is used to keep a record of all deposits made to your account. This deposit book is retained in the custody of the disbursing officer.

The two ways of depositing are by cash or checkage.

Cash deposits may be made by depositing cash with the disbursing officer. The alternative method is for you to request that the disbursing officer enter a savings deposit checkage on your pay record. In either case, the amount deposited will be entered on the deposit record book.

You may make *one deposit each month* in your Navy savings deposit in full-dollar amounts of not less than five dollars. There are limitations on the amount of money which may be deposited at any one time—the details may be obtained from your disbursing officer.

Repayment of your "Navy Bank" savings will be made under the following circumstances:

- Discharge.
- Release from active duty.
- Transfer to the Fleet Reserve.
- Final accounts settlement in case of your death.
- Appointment to warrant or commissioned rank.
- Approval of your commanding officer when, in an emergency, the health or welfare of you or your dependents may be jeopardized if funds on deposit cannot be withdrawn because of the above restrictions. This requires a letter to your commanding officer which sets forth the circumstances of the emergency, the amount of money you have on deposit and the amount you need for the emergency. The CO then will verify the emergency and may authorize the disbursing officer to return your deposits with accrued interest.

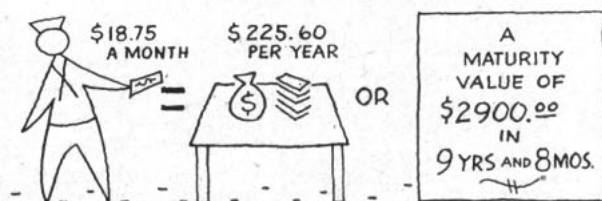


Savings Bond Program

Refuting the common saying that spendthrifts "spend money like sailors" is the fact that members of the Navy are collectively more thrifty and foresighted in handling their personal financial affairs than most groups. For the last several years members of the Navy (and Marine Corps) have had more than 60 per cent of the savings bond allotments registered by members of the Armed Forces and have been issued more than 50 per cent of all U. S. Savings Bonds purchased with allotments of military pay.

When you register a Savings Bond allotment with your disbursing officer on an Allotment Request (Nav-SandA Form 545) the amount you want to save each month is withheld from your pay until you stop the allotment. The bonds are delivered at government risk or held in safekeeping as you direct. (See page 69.)

You may invest in the "bond-a-month" plan and allot \$18.75 a month for purchase of a \$25 denomination bond, or \$37.50 for a \$50 bond, or \$75.00 for a \$100 bond. The "bond-a-quarter" plan permits an allot-



ment of a minimum of \$6.25 a month for the purchase of a \$25 bond every three months, or \$12.50 for a \$50 bond, or \$25 for a \$100 bond, or \$50 for a \$200 bond. Larger bonds may also be purchased.

Navy men who have taken advantage of the automatic, systematic way to keep a part of their pay have discovered how rapidly a small amount of money saved regularly each month accumulates into substantial savings and purchasing power. The minimum Savings Bond allotment of only \$6.25 a month accumulates savings of \$75.20 in one year, \$394.20 in five years. The investors who allot \$18.75 each month save \$225.60 in one year, \$1182.60 in five years and the maturity value of bonds issued to them during nine years and eight months will total \$2900.00. Approximately 65 per cent of Navy participants take a bond a month.

Savings Bonds make a particularly attractive form of personal savings because money invested in a bond cannot be lost, grows in value every six months as semi-annual interest is compounded, and can be converted into quick cash to meet emergency needs for the full amount of the original investment plus any accrued interest without advance notice or consent of anyone.

However, maximum advantage of bond ownership is gained when each bond is held to maturity. In nine years and eight months it repays four dollars for every three invested at the rate of three per cent interest compounded semiannually. Bonds may also be held for an extension period of ten years beyond maturity and will continue to increase in redemption value and repay 80 per cent more than the original investment. A bond is fluid savings and may be redeemed at any bank, at any time two months after issuance date by the owner or co-owner, thus making it equally attractive for long-term or short-term savings.

MARCH 1955

taxes

Your Exemptions, Deductions, Income That Must Be or Need Not Be Reported

AS A NAVYMAN you get a better break on federal income taxes than do taxpayers who are not in the military service. However, like every other U. S. citizen whose gross income amounts to \$600, you must file a return by the April 15th deadline.

And to file an accurate return there are a number of things you must know about the Internal Revenue Code of 1954, which contains a number of new provisions affecting service personnel. One of the best sources for current information on your tax rights, benefits and obligations is the BuSandA pamphlet "Federal Income Tax Information," available at your ship or station.

Some naval personnel do not actually pay taxes because of their exemptions and reductions, but nevertheless are required to file a return if their income exceeds \$600—and even a seaman recruit draws more than that. To help you make out your return, your disbursing officer will give you a "W-2 Form," a statement of wages paid you and taxes withheld.

Briefly, here are the main points you should know in computing your income tax:

- **Who Must File**—Every individual citizen (with some exceptions based on age and self-employment), single or married (including a minor), whose gross income is \$600 or more.

- **When To File**—Returns made on the basis of the calendar year must be made on or before the 15th day of April. However, if you are living or traveling outside the U. S., the District of Columbia, Alaska or Hawaii on that date you have until 15 June to file your income tax return. Or the District Director of Internal Revenue for the district in which you normally file your returns may grant an extension of as much as six months. And if you are in a "combat zone" or hospitalized as a result of injuries received in such a zone, the period during which you were in the zone or hospitalized outside the U. S. plus 180 days may be disregarded.

- **How To Prepare Returns**—Generally speaking, your income tax is based upon your "gross income" minus "business expenses" and "allowable deductions" (which



include exemptions under the 1954 internal revenue code) *multiplied* by the tax rates and *minus* "credits." In other words, certain specified expenses are subtracted from gross income to find "adjusted gross income;" deductions are subtracted from adjusted gross income to find "taxable" income; and the appropriate tax rate is applied to the taxable income to find the tax. Credits for taxes withheld, payments on estimated tax—or for retirement income credit and so forth—are then subtracted from the tax you owe to arrive at the balance due or the amount you might expect as a refund.

Now, in order to figure your "gross income," "adjusted gross income," your exemptions and your "taxable income" here is what you—as a Navyman—may include in each category:

Income That Must Be Reported

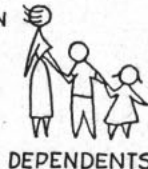
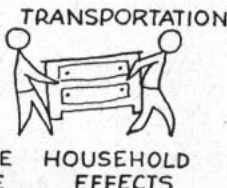
Gross Income—This includes gains, profits and income derived from salaries, wages, or compensation for personal service, of whatever kind and in whatever form paid—in short, money from practically any source. The following items, to the extent that they are not reduced by allowable "business expenses," should be reported as "adjusted gross income":

- Active duty pay (less any "combat zone exclusions").
- Retired pay if retired for other than physical disability resulting from active service.
- Retainer pay of enlisted members transferred to the Fleet Reserve.
- Retired pay of enlisted members transferred to the retired list for other than physical disability resulting from active service.
- Pay of all midshipmen and NavCads, and retainer pay of \$50 and \$100 per month for NROTC and Naval Aviation College program enrollees.
- Compensation for employment in officers' clubs, messes, station theaters, etc.
- Interest on Navy savings deposits.
- Interest on Armed Forces leave bonds, or leave payments.
- Lump sum payment received by officers upon honorable discharge or complete separation other than disability severance pay.
- Mileage—the total amount received as mileage should be included, but such actual expenses as meals, fares and lodging may be deducted. (See below.)
- Travel allowance on discharge and furlough travel allowance on reenlistment should be treated the same as mileage; that is, expenses for meals, fares and lodging paid may be deducted.

Navy Income That Need Not Be Reported

The following items of income received from the Navy are excluded from "gross income" and need not be reported.

NEED NOT BE REPORTED



- Basic allowance for quarters, and any amounts furnished for quarters, heat and light furnished in kind.
- Basic allowance for subsistence.
- Cost to government for transportation of dependents and household effects.
- Rations furnished in kind to enlisted men.
- Uniform gratuity or clothing allowance for officer and enlisted.
- Monthly compensation of enlisted members and all warrant grades and compensation up to \$200 per month for commissioned officers for any month during which time was spent in a "combat zone," or in a hospital as a result of wounds, disease or injury incurred in such a zone (as long as there is action in any combat zone). It should be noted that Executive Order 10585 "terminates" combatant activities in the Korean "combat zone" at midnight 31 Jan 1955. Accordingly January 1955 is the last month for this exclusion.
- Retired pay of persons retired prior to 1 Oct 1949 for physical disability resulting from active service.
- Disability retirement or severance pay received for separation after 30 Sep 1949 under the Career



Compensation Act of 1949.

- Uniforms furnished in kind to enlisted men.
- Death gratuities.
- Personal money allowances received by fleet admirals, admirals and vice admirals.
- Leave bonds or other payments made under section 6 of the Armed Forces Leave Act of 1946, except that the interest on these constituted gross income in the year received.
- Per diem allowances.
- Money received by naval attaches for entertaining and exceptional purposes, if expended solely in connection with official duties.
- Mustering out pay.
- State bonus payments to veterans for services rendered to the United States.
- Amounts paid to or on behalf of veterans under the WW II and Korean GI Bills.

Deductible Items

Adjusted Gross Income—This term is important since the tax table included in Form 1040 is based on it. It determines the amount of the standard deduction and the limitations on such items as medical expenses and charitable contributions. Deducting any applicable items in the following list from your gross income will give you your "adjusted gross income":

- Mess bills afloat—for officers, with or without de-

pendents, who actually maintain a home ashore may be deducted.

- Travel expenses—the actual expenses may be deducted if you're traveling in a mileage status; if you're traveling in a per diem status, only the actual expenses which exceed the per diem allowance may be deducted.

- Transportation expenses—for Reserve personnel incurred performing authorized drills under competent orders, if they do not receive reimbursement for such travel, may be deducted.

- Expenses attributable to rents and royalties are deductible.

- Losses from sale or exchange of property are deductible.

Deductions — Once you have found your adjusted gross income you may make deductions for the following items to which you are entitled:

If you plan to use the "short form" (Form 1040A) you need not bother with these deductions, since Form 1040A makes use of a "standard deduction" amounting to about 10 per cent of the adjusted gross income. Here are the deductions allowed if you use Form 1040 and itemize your deductions:



- Contributions paid during the taxable year for exclusively public use (examples are donations to churches, Red Cross, Navy Relief, USO, etc.).

- Interest on personal indebtedness, such as a mortgage on real estate or (under certain circumstances and to a limited extent) carrying charges on installment purchases of personal property.

- As a general rule, state and local taxes are deductible by the person upon whom they are imposed by law. However, Federal excise taxes (luxury taxes) and certain foreign taxes are not deductible.

- Extraordinary medical and dental expenses.

- Child care. This is a new deduction, limited to \$600, allowed working women or widowers, as well as men who are legally separated or divorced, for the expense of caring for certain of their dependents in order that the taxpayer may be gainfully employed.

- Losses. For example, a loss occasioned by damage to an automobile is deductible to the extent that it is not covered by insurance, unless it is the result of a willful act or willful negligence on your part.

- Miscellaneous deductible items include uniform equipment (insignia of rank, corps, etc.); amount of reenlistment bonus refunded by reason of termination of enlistment; alimony payments, if included in the wife's gross income; dues to professional societies, etc.

Items which are not deductible from your adjusted gross income include the following: a) personal, living or family expenses other than the exceptions noted above; b) cost of moving and shipping household goods; c) cost of transportation of dependents; d) premiums paid on life insurance policies; e) expenses of visiting home while on furlough, leave or liberty; and f) amounts paid for United States Savings Bonds.



Exemptions—Exemptions for you and your dependents are treated as deductions from adjusted gross income in arriving at "taxable income." The amount of exemption allowed for each dependent is \$600 and exemptions are allowed for the following:

- You, the taxpayer.
- Your spouse.
- Each "dependent." In order for the taxpayer to claim credit for a dependent, it is necessary to meet all of the requirements listed on the instruction sheet with Form 1040 and 1040A.

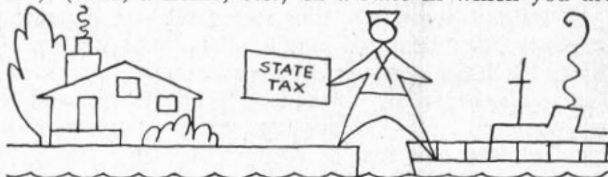
An individual receiving support from two or more persons, none of whom furnishes more than half, may be claimed as a dependent under certain circumstances. The conditions are listed in the instructions.

Citizens of foreign countries will not qualify as dependents unless residents of either the U. S., Canada, Mexico, Canal Zone or the Republic of Panama.

Children born or legally adopted in the Philippine Islands before 5 Jul 1946 may be claimed as the dependent of its parent if the parent was a member of the U. S. Armed Forces at the time the child was born or adopted and the child is a resident of the Philippine Islands during the taxable year.

State Taxes

If you are on active duty and living in a state other than your legal home state you do not have to pay income taxes on service pay or personal property taxes (personal property includes autos, household effects, jewelry, etc.) to the state in which you are temporarily living solely by reason of duty orders. However, the Soldiers' and Sailors' Relief Act does not exempt the serviceman's dependents from state income and personal property taxes. And if you purchase "Real" property (land, a home, etc.) in a state in which you are



living temporarily, you must pay taxes on that property to the state in which it is located.

State Income Tax laws vary so much from state to state that it is impossible to include a complete run-down on them here. However, BuSandA Inst. 5800.6 of 6 Jan 1955 contains a listing of state income tax requirements which are pertinent to naval personnel.

retirement

Retired Pay Is One of Several Benefits Available to Career Officers and Enlisted Men as a Reward for Faithful Service

RETIREMENT IS THE FINAL PHASE of a Navyman's career and with it come many rights and benefits he has earned after years of faithful and honorable service. Hence, an understanding of retirement and veterans' benefits is of personal interest and importance to every member of the naval service.

It is not difficult to qualify for Navy retired pay—the kind of financial security everyone wants as he gets older.

There are two features which make this form of retirement especially desirable. First, you do not have to contribute financially to get it—it is given as a reward for faithful service. Then, too, Regular enlisted naval personnel do not have to wait until they are 60

class F-6, which requires a minimum of 20 years of active duty.

Upon transfer to the Fleet Reserve, class F-6, you will be entitled to receive retainer pay computed at the rate of two and one-half per cent of your enlisted basic pay multiplied by the number of years of active federal service. As almost 100 per cent of all enlisted personnel with 20 years' service have appointments as chief petty officers, the monthly retainer pay of that pay grade is shown below as indicative of the monthly check you will receive:

Years of Active Service	Retainer and Retired Pay
20	\$137.59
21	144.47
22	159.76
23	167.02
24	174.28
25	181.54
26	198.74
27	206.39
28	214.03
29	221.68
30	229.32

For further information concerning transfer to the Fleet Reserve and pay in connection with it, BuPers Inst. 1823.1 should be referred to.

After completing 30 years of combined active duty and inactive service in the Fleet Reserve, you are transferred to the Retired List. At that time you are



or 65 years old to start collecting. In most cases they can retire young enough to take up civilian work for which their Navy training has equipped them.

In addition to the retired pay drawn each month, there are many other benefits for retired officers and enlisted men, some made available by the Navy, others by the Veterans Administration or federal and state agencies. These benefits are discussed elsewhere in this issue.

To help you toward a better understanding of the complex regulations governing these benefits, here is a brief roundup on the various types of retirement and the current administrative procedures and directives concerning persons now being retired from the naval service.

There are two principal routes leading to the non-disability retirement of personnel of the Regular Navy. One is for officers, the other for enlisted personnel. (The retirement program for Reserve members will be covered completely in a forthcoming issue.) Here they are:

Non-Disability Retirement

• **Enlisted Personnel**—Any person whose permanent status is that of enlisted personnel is eligible for transfer to the Fleet Reserve when certain active duty service requirements have been met. While there are several classes of Fleet Reservists, the great majority of men on duty now will be eligible for transfer only to



reappointed—if appropriate—to the highest rank or grade in which you served satisfactorily on or before 30 Jun 1946. Your pay is then recomputed on the basis of two and one-half per cent of the basic pay of the highest grade or rank so held, multiplied by the number of years on *active* duty.

When you complete 30 years of active duty you are not transferred to the Fleet Reserve. You go directly to the Retired List.

• **Officers**—Non-disability retirement of officers is too complicated for comprehensive coverage in the limited space available here. However, a complete roundup on the subject may be found in the January 1955 *ALL HANDS* (pages 48-51) and in BuPers Inst. 1801.2A.

The table below lists pertinent information for voluntary retirement based on length of service—40 years, 30 years and 20 years—for permanent Regular officers and warrant officers, temporary officers, and warrant officers with permanent enlisted status. (See the table, p. 56.) Normally, officers with more than 20 but less than 30 years' service may be retired upon their own request, if they meet the following criteria:



- Twice failed of selection for promotion.
- Are within two years of mandatory retirement.
- Are of limited usefulness because of such conditions as being overage in grade or having poor health.
- Face personal hardship which retirement would definitely alleviate.

- Find themselves in circumstances which do not fall into any of the above categories, but are clearly not contrary to the best interests of the service.

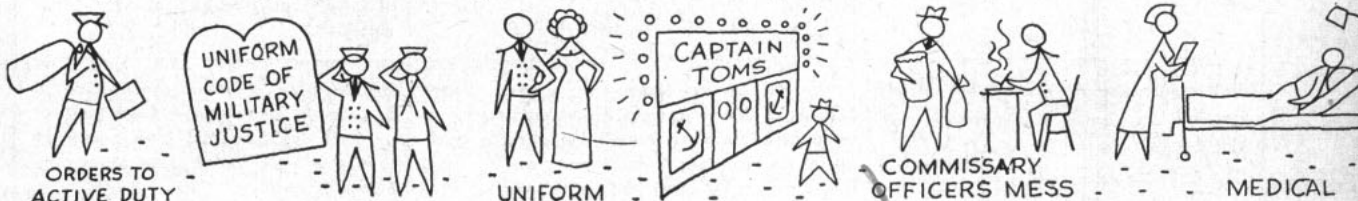
There are also two types of retirement which are mandatory for permanent officers and warrant officers, both male and female. These are Statutory Age Retirement and Statutory Service Retirement. Full details on these may be found in BuPers Inst. 1801.2A.

There is no statutory age limit for Regular Navy enlisted personnel. They may serve as long as they are

with 20 or more years of active service, and whose disability is less than 30 per cent, will be retired.

4. That the disability was the proximate result of the performance of active duty. In this connection, any disability shown to have been incurred in line of duty during a period of active service in time of war or national emergency will be considered the proximate result of performance of active duty.

5. That the member has completed at least eight years of active service. If this condition is fulfilled, the requirement that disability be the proximate result of active duty need not be met. If the member has completed less than eight years of active service, and his disability is not the proximate result of the performance of active service, he may be separated and receive severance pay notwithstanding the fact that he may be



able to perform satisfactorily the mental and physical requirements of their ratings.

Physical Disability Retirement

The Career Compensation Act of 1949 provides the basis for the physical disability retirement of naval personnel. Eligibility for physical retirement is based on a combination of the degree of disability and the number of years of service.

While no one likes to think about it too much, there is always the possibility that you may, as the result of injury or disease, be rendered unfit for further service. It is comforting to know that under such circumstances the Navy will, to the extent provided by law, help you. For that reason the summary of basic provisions of the physical disability retirement law, as it applies to naval personnel who have not previously been retired, is given below.

Before getting into the various provisions it might be well to understand the exact meaning of some of the terms used. For instance, the term *member* includes both officers and enlisted persons. *Officer* includes both permanent or temporary commissioned officers and warrant officers. *Rank* means rank, grade or rating. And *active service* means all service as a member on active duty.

A member of the active list of the Navy may be placed on the temporary disability retired list if all the following conditions have been met:

1. That he has been determined unfit to perform his duties by reason of physical disability incurred while entitled to receive basic pay.

2. That the disability is not due to intentional misconduct or willful neglect, and that the disability was not incurred during a period of unauthorized absence.

3. That the disability is 30 per cent or more disabling. If it is less than 30 per cent, the member is not entitled to any disability retirement pay but he may be separated for physical disability with severance pay computed in an amount equal to two months' basic pay of the appropriate rank, grade or rating for each year of service, not to exceed two years' basic pay. An exception to the foregoing is that a member

30 per cent or more disabled.

6. That accepted medical principles indicate the disability may be permanent.

A member, while his name is on the temporary disability retired list, is entitled to receive disability retired pay computed, at his election, either by multiplying his basic pay by:



Retirement Program for Commissioned and Warrant Officers

Type of Retirement	Applicable To	Creditable Service	Pay	Rank on Retired List
40 Years Service	Permanent Officers	Full-time active duty in Regular or Reserve component of Armed Forces	Three-fourths of applicable basic pay of rank in which retired	Rank at time of retirement if appointed or affirmed under Officer Personnel Act of 1947, as amended (unless entitled to higher rank under some other provision of law).
30 Years Service (1)	Permanent Officers	Same as above.	Same as above.	Same as above.
30 Years Service (2)	Temp. Off & WOs with Permanent Enlisted Status	Same as above, less time lost for AWOL, SKMC or NPDI	Same as above.	Rank in which serving at time of retirement if appointed, promoted, or affirmed under OPA of 1947, as amended.
20 Years Service (1)	Permanent Officers	Active duty in the Navy, MarCorps, CG or Reserve component thereof, including active duty for training, at least 10 years of which shall be commissioned	2½ x years creditable for basic pay x applicable basic pay of retired rank. Maximum: 75%.	Rank at time of retirement if appointed or affirmed under Officer Personnel Act of 1947, as amended (unless entitled to higher rank under some other provision of law).
20 Years Service (2)	Warrant Officers	Full-time active duty, commissioned, warrant or enlisted in Armed Forces or Reserve components.	Same as above.	Warrant Officer grade in which serving at time of retirement, unless entitled to higher rank or pay under other law, subject to member's election.

1. The number of years of active service multiplied by two and one-half per cent; or,

2. The percentage of his physical disability as of the time his name is placed on the list.

A member on the TDRL will not receive less than 50 per cent of his basic pay while in such status.

A member who is permanently retired without first having been placed on the temporary disability retired list—and one who is permanently retired from the temporary retired list—is entitled to receive disability retirement pay computed as above, except that if the second option is used, the percentage of disability will be determined as of the date he is permanently retired.

If a member has satisfactorily held a temporary rank higher than the rank in which serving at the time of his placement on the temporary disability retired list—or at the time of his permanent retirement—his disability retirement pay will be based on the basic pay of the higher rank, provided it is determined by the Secretary of the Navy that such service was satisfactory.

If the physical disability entitling the member to disability retirement pay is found to exist as a result of a physical examination given in connection with effecting a permanent promotion (or a temporary promotion where eligibility for it was based on cumulative years of service, or years of service in rank), his retirement pay will be based upon the basic pay of the

rank to which he would have been promoted.

In no case will disability retirement pay exceed 75 per cent of your basic pay.

If you are placed on the temporary disability retired list, you will be given periodic physical examinations to determine whether your disability has changed. If as a result of such an examination—or at the end of a period of five years from the date of being placed on the temporary list—it is determined that the disability is permanent and 30 per cent or more disabling, you will be permanently retired. (Minimum 30 per cent not required if member has 20 year's active service.)

If, as a result of this physical exam, you are found to be physically fit, you may (subject to your consent) be called to active duty and be reappointed or reenlisted. Should you be found physically fit, but not give your consent to reappointment or reenlistment, your status on the temporary disability retired list—and your disability retirement pay—will be terminated.

If, as a result of this exam, you are found physically disqualified, but the percentage of disability has reduced to below 30 per cent you will be discharged from the temporary disability retired list, with severance pay, unless you have completed 20 years' service.

That's the basic story as far as retirement eligibility is concerned. To find out what other benefits there are besides retired pay, read the following pages.



VOCATIONAL
REHABILITATION



LEGAL
ASSISTANCE



HOMESTEAD
PREFERENCE



U.S. NAVAL
HOME



BURIAL
RIGHTS



NAVAL
ACADEMY



SCHOLARSHIP

Retirement Benefits

HERE IS A BRIEF SUMMARY of the privileges and obligations of retired members of the Regular Navy. In addition, "rights and benefits" offered by veterans' legislation and administered by the Veterans Administration and other federal and state government agencies, are discussed on the following page.

- **Orders to active duty**—Retired officers and enlisted men are not required to hold themselves in readiness for active service although they may be ordered to active duty in time of war or national emergency by an Act of Congress. In time of peace they may not be ordered to active duty without their consent.

- **Military law**—Members retired with pay are at all times subject to the Uniform Code of Military Justice.

- **Uniform**—Retired personnel are entitled to wear the prescribed uniform of the rank or rate held on the retired list when the wearing is appropriate. They are prohibited from wearing the uniform in connection with non-military, personal or civilian enterprises, or activities of a civilian nature. Retired personnel in a foreign country shall not wear the uniform except when attending, by formal invitation, ceremonies or social functions at which the wearing of the uniform is required by the terms of the invitation, or by the regulations or customs of the country.

- **Use of Titles**—Retired persons are permitted to use their military titles in connection with commercial enterprises.

- **Commissary and Officers' Messes**—Navy men retired with pay may be accorded the privileges of Armed Forces commissary stores and exchanges as well as Navy clothing and small stores and ship's service stores. Privileges of Commissioned Officers' Messes Open are available to officers retired with pay, subject to the limitation of facilities.

- **Hospitalization**—Members of the naval service, including Naval Reservists receiving retired pay, may be hospitalized in naval medical facilities for most ailments except blindness, neuropsychiatric disorders, tuberculosis and other chronic disorders. Members with these conditions must obtain hospitalization from the VA if hospitalization at government expense is desired.

Retired members entitled to hospital care are also eligible for dental care, subject to the availability of dental facilities. They and their dependents, are also entitled to outpatient treatment in the naval medical facilities.

Rights and Benefits as a Veteran

Many Navy personnel (both active duty and retired) frequently overlook the fact that they may have acquired a veteran's status and therefore are entitled to the many benefits available to veterans. Some assume that the receipt of retired pay (or active duty pay) is in itself a bar to most veterans benefits, or at least to the financial compensations which accompany

VETERANS RIGHTS AND BENEFITS



EMPLOYMENT



FEDERAL JOBS
DUAL EMPLOYMENT



G.I. BILL



LOANS



UNEMPLOYMENT
COMPENSATION



EDUCATION
AND TRAINING



veterans benefits. Some VA benefits accrue to survivors of veterans, and in most cases survivors of active duty and retired Navy men may be eligible. Other VA benefits (for example, homestead rights) may not be taken advantage of until the Navy man retires from active duty. Still other benefits have deadline dates. Actually, the VA does not consider retired or retainer pay as "income" and such pay is not taken into consideration in establishing eligibility for, or in computing the extent of, veterans benefits.

Navy men no longer in active service should remember that other federal and state legislation is still in effect providing additional rights and benefits to veterans of World Wars I and II. There are also some such benefits for peacetime service.

Here is a summary of the major benefits available:

- **Employment**—You are entitled to use the specialized counseling and placement services provided for all veterans by federal and state law. When you retire you may register with the appropriate state or local employment office, or you may contact the veterans' employment representative assigned to your locality.

Non-disabled war veterans are entitled to a five-point preference in addition to their earned ratings in Civil Service examinations. Disabled veterans are entitled to ten points. Certain widows and certain mothers also can be granted veterans' preference and in some cases, positions are limited entirely to those with such preference.

- **Federal employment and dual compensation**—With certain exceptions, retired officers in receipt of retired pay (except retired officers of the Naval Reserve, retired under Public Law 810, 80th Congress) are prohibited from holding a civilian position or office with the federal government where either the rate of retired pay or the rate of compensation fixed for the civilian position or office amounts to \$2500 per annum, unless (1) they are elected to the position, (2) appointed by the President with the advice and consent of the Senate, or (3) retired for injuries received in battle or for injury or incapacity incurred in line of duty.

The aggregate income (retired pay plus civilian compensation) of those retired officers who are eligible for

retirement

and accept employment (including retired Reserve officers) in a federal position, is limited to an amount not to exceed the rate of \$3000 per annum, unless such officers were retired for disability incurred in combat with an enemy or caused by an instrumentality of war.

The dual compensation and dual employment laws are not applicable to retired enlisted members.

• **Home and Farm Loans** — The loan benefits under both the WW II and Korean G. I. Bills are identical since loan guaranty authorized for Korean veterans is simply an extension of the one provided for veterans of World War II. The VA may guarantee loans used to (1) buy, build, or improve a home, (2) buy a farm or farm supplies and equipment, (3) buy a business or otherwise enable the undertaking of a legitimate business venture. Under certain conditions loans may also be guaranteed to liquidate delinquent indebtedness incurred in connection with the above.

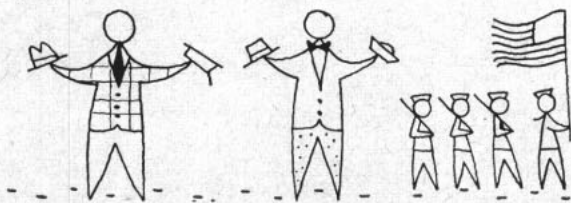
The VA itself does not lend money where community resources provide four and one half per cent financing. You must make your own arrangements for financing through usual channels, such as banks, building and loan associations, public and private lending agencies or individuals. The VA may guarantee the lender against loss up to 60 per cent of a residential real estate loan (with a maximum guaranty of \$7500), not to be confused with the FHA loan, described on page 49, which is applicable only to active duty personnel, or 50 per cent of other real estate loans (with a maximum guaranty of \$4000), or 50 per cent of non-real estate loans (maximum guaranty of \$2000).

In order to obtain a VA guaranteed or insured loan the arrangement with the lender must be such that the loan will be fully repaid within (1) 10 years, if a non-real estate loan, (2) 30 years, if a home loan, (3) 40 years if a farm real estate loan, and (4) five years, if an unamortized loan.

The matter of loans and guaranties is highly technical and you should consult VA before making any commitments based upon the assumption that you have any entitlement under the Korean G. I. Bill.

• **Unemployment Compensation** — In most cases eligibility for WW II readjustment allowances expired 25 Jul 1952. Retired persons and other veterans now being separated are eligible for the special unemployment compensation benefits provided for under the Korean G. I. Bill. However to be eligible for payments, veterans must comply with the requirements of the State unemployment compensation law.

The unemployment compensation benefit to eligible veterans is \$26 per week of unemployment (not to exceed 26 weeks) occurring after discharge but not earlier than 15 Oct 1952. The cut-off date for unemployment compensation under the Korean G. I. Bill is 31 Jan 1960.



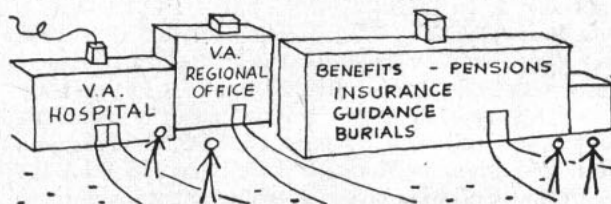
• **Education and Training** — Training under the World War II G. I. Bill has practically run out. (In general, no education or training under this bill will be furnished after 24 Jul 1956.) The Korean G. I. Bill offers similar but more limited benefits which are, however, paid directly to the individual rather than to the educational institution. The Korean G. I. Bill specifies the following deadline requirements: an enlisted man must start this education within three years after his discharge from an enlistment in which he was serving on 31 Jan 1955, an officer, within three years after the end of a period of service entered into before 31 Jan 1955. Recent changes to the GI Bill permit accrual of entitlement to continue for the remaining portion of an enlistment entered into on or before 31 Jan 1955, and also extends deadline for completion of education to 31 Jan 1965 or eight years after discharge or release, whichever comes first.

• **Vocational rehabilitation** — Any Navyman retired for disability who is in need of vocational rehabilitation because of the handicap of a service-connected disability may apply to the VA for training.

Disability must have been incurred in, or aggravated by, service in World War II (prior to 25 Jul 1947), or during the Korean conflict. Training must be completed by 31 Jan 1964.

• **Homestead preference** — Veterans must have an honorable discharge and at least 90 days' war service. Information concerning public lands available for entry both in the U. S. and Alaska may be obtained from any Federal Land Regional Office or the Bureau of Land Management, Department of the Interior, Washington 25, D. C.

• **U. S. Naval Home** — A retired Navyman who is old and infirm may be admitted by the Secretary of the Navy to the U. S. Naval Home, Philadelphia, Pa., for



domiciliary care. Relinquishments of retired pay is not a requirement for admission.

• **Burial rights** — Burial in national cemeteries may be authorized for both the retired Navyman and his wife and minor children. (See page 66.)

• **U. S. Naval Academy** — Congress authorizes the appointment annually of 40 midshipmen from the U. S. at large who are sons of deceased members of the Armed Forces of the U. S. who were killed in action or have died (or in the case of retired persons who may hereafter die) as a result of wounds or injuries received, or disease contracted, in wartime service.

• **Benefits for veterans with disabilities** — There are many additional benefits for veterans who have service-incurred or non-service-incurred disabilities resulting from injuries, illness, etc. These vary according to the specific case, and include medical and domiciliary benefits, medical examinations and treatment, prosthetic appliances, vocational rehabilitation, cars for disabled veterans, wheel chair homes, and in some cases disability compensation and pension. For further information contact the nearest VA branch office.

Protection for Survivors of Retired Navymen Is Assured If You Take Advantage of Provisions of the Annuity Plan

A NEW LAW RECENTLY put on the books permits Navyman to provide more adequately for their dependents by electing to use part of their retirement pay to set up an annuity plan for their survivors. This law is the Uniformed Services Contingency Option Act (Public Law 239, 83rd Congress).

This plan permits you to provide a monthly annuity for your survivors by drawing less retired pay during your lifetime. In the average case the total amount collected by you and your survivors will be greater than the amount you alone would have received if you had not elected to participate. The total cost of the program to the government, however, worked out on an "actuarial basis," is approximately the same.



There are certain points in connection with the annuity plan that you might like to consider. In simple terms, it is a non-profit plan designed to furnish your survivors with an income for the remainder of their lives or until they remarry, or in the case of children, until they marry or become 18 years old.

The idea here is that your retired pay would normally stop with your death, but under the annuity plan your surviving wife or children or both will receive the percentage of your reduced retired pay (one-eighth, one-quarter, or one-half) that you select under the various options described below.

Why You Should Consider the Annuity Plan

To enable you to consider the annuity plan in its proper perspective, you should take a look at the whole survivors' benefits picture. Under present laws, if you die after your retirement from the Navy, your survivors would not be eligible for any monthly pension from the Navy other than the annuity plan (if you choose to join).

What other monthly pension or compensation is your survivor eligible for?

- If you check the section dealing with survivors benefits under Social Security (see page 61) you'll find that Navyman retired with pay (and their survivors) are excluded from Social Security benefits which are creditable solely by virtue of their active naval service. In other words, unless you or your survivors are eligible for Social Security benefits by virtue of civilian employment credits, you normally can't expect anything under Social Security.

- If you check the section dealing with survivors benefits administered by the Veterans Administration (see page 64), you'll find that VA monthly compensation or pensions are payable to survivors only when the deceased Navyman had a *service-connected disability*

for which compensation is payable if 10 per cent or more in degree.

- Remember that the \$10,000 serviceman's indemnity and the six-months' death gratuity are only payable to survivors of Navyman on *active duty*—they are not payable to dependents of inactive retired personnel. So you can see, unless you are carrying a good bit of insurance at the time of your death, your dependents aren't going to have very much cash for day-to-day necessities.

That is where the annuity plan comes in—it is an excellent opportunity to provide security for your widow, dependent children, or both.

There is another point to consider. Even if you do not now have any dependents, you should still carefully consider the advisability of entering this annuity program within the deadline period.

The Bureau of Naval Personnel points out that failure to execute the required option *before* you complete 18 years of service will bar you from benefits of the plan—whereas if you do execute it, even though you have no dependents at that time, it will do no harm. Deductions are not made until you actually retire, and if you have not acquired dependents by that time, no deductions will be made. There are also certain provisions for modification or revocation of your option.

BuPers also emphasizes that it is well to consider the option (Option 4) which provides for restoration to full retired pay in the event that the dependents selected by you should die before you do. In such an event where Option 4 had not been selected, the deductions would continue even though there would be no chance of any benefit being paid since beneficiaries cannot be changed or added once you have retired.

There is still another point in connection with the plan that deserves your attention. Although modifications are permitted while you are on active duty, once you have retired, you are committed and cannot withdraw. Only in the case of a Navyman placed on the temporary disability retired list as a result of physical disability and subsequently determined fit for, and restored to, active duty, will a participant be allowed to withdraw.



annuity plan

You Choose Your Option

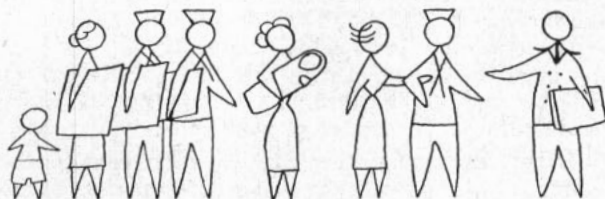
The plan is so designed for the cheapest possible payments by you and a maximum possible gain for your survivors.

Here in brief are the basic options you may choose:

- Annuity for your widow—payable to, or on behalf of, the widow. Terminates upon her death or remarriage, whichever occurs first.

- Annuity for a child or children—payable to, or on behalf of, the surviving child or children. Terminates when there ceases to be at least one surviving child unmarried and under 18 years of age. Where there is a child unmarried and over 18 who is incapable of self-support because of being mentally defective or physically incapacitated, the annuity would terminate upon marriage of such child, his recovery from the disability, or his death.

- Annuity for both—Payable to, or in behalf of, the widow and surviving children. Terminates upon death or remarriage of the widow, or, if later, on the first day of the month in which there were no surviving children under 18 and unmarried. If there is a mentally defective or physically incapacitated child unmarried and over 18, the annuity would terminate upon his marriage, recovery or death.



- Annuity to cover the contingency of the beneficiary's dying before the retired member—This may include the terms of either Options 1, 2 or 3, with the added provision that no further deductions will be made in the retired member's pay after his beneficiary's death.

The law also provides another choice which can be most advantageous—you may elect any combination of the option which provides benefits to your widow only and that which provides benefits to your children only, subject to the condition that the total amount of the benefits cannot exceed one-half of your own reduced retired pay.

Here is how the plan affects Navy men in different categories:

- Regular Navy men with less than 18 years' service for pay purposes have until the completion of their 18 years to decide whether to take advantage of the annuity plan.

- Reservists, active or inactive, who have not finished 18 years' service for pay purposes are under the same provisions as the Regular Navyman in the same circumstances.

There are only two administrative exceptions to the 18-year-service rule. They are:

- A person who retires as the result of a physical disability before completing 18 years' service. He can decide what to do at the time he retires.

- A person whose eligibility for making an election expires while he is in a status which prevents his making such an election (such as missing, prisoner of war, etc.) has six months after his return to the jurisdiction of his service to decide what to do.

Men who are already in a retired or retainer pay status or have had more than 18 years' service have already made their choice.

How the Annuity Plan Works

Suppose we examine a typical case. Chief Brown retires, for reasons other than physical disability, after 1 May 1954 at age 42 with a wife age 39. He has over 22 years' service and a gross retainer pay of \$159.76 per month.

Brown has selected Options 1 and 4 and elects to give his wife one-half of his reduced retainer pay. This means she will receive one-half of his reduced retainer pay which is his gross retainer pay less the cost of participation. The "reduction factor" (which can be found in the percentage cost tables) multiplied by Brown's gross retainer pay is the amount he has withheld from his monthly retainer pay and in his case amounts to \$14.67 per month.

His monthly retainer pay is consequently reduced to \$145.09 per month. Upon Brown's death, his widow will then receive, until she remarries or dies, \$72.55 per month. If his wife should die first, Brown's retainer pay would be restored to \$159.76.

You should also be reminded here that we are dealing with gross figures, that is, with retainer or retired pay before income tax, insurance and other deductions are removed.

As an example of how an officer will fare under the annuity plan, consider a captain retired after 1 May 1954 for reasons other than physical disability. His age upon retirement is 53 and his wife's age is 51. He elects Option 1 with a one-half annuity for his wife.

His retired pay is \$544.64. Using the same method of computation as we did for the chief, we find the captain will have his retired pay reduced \$63.51 per month (this amount to be paid into the fund) which will leave a reduced retired pay of \$481.13. Hence, his widow will receive upon his death, \$240.57 per month, until she remarries or until she dies.

Whichever option he selects, the Navyman is assured of receiving a lifetime income for himself and an income after his death to his designated survivors—to his widow until she dies or remarries, to his children until they marry or reach age 18.

Sometime after you reach your 17th year of Federal service, NavPers Form 591 will be forwarded to you without any request on your part. On this form you may apply for the annuity, stating the options you desire; or, if you prefer, you may state that you do not wish to participate in the plan. In either event, you'll be told at that time what to do to implement your choice.

Details of the Act may be found in BuPers Inst. 1750.1A. Your personnel officer will furnish you added facts.



ALL HANDS

social security credits

You or Your Dependents May Be Eligible For Benefits Based on Military Service

THE FOLLOWING INFORMATION on Social Security benefits is of particular importance to those Navymen who are concerned about providing protection for their dependent survivors.

As provided for under present legislation, while you are on active duty and *prior* to your retirement, your dependents are entitled to certain Social Security "survivors benefits" based upon your military service. That is, if you should die while on active service, your widow or other dependent will get certain Social Security benefits, provided you have sufficient eligible military service.

There is another benefit which may become available to you under the Social Security program—that is "old age insurance." This Social Security retirement benefit may become available in those cases where Navymen leave the service without establishing eligibility for Navy retirement pay.

In other words, you and your dependents may benefit from Social Security credits earned while you are in the naval service, provided you don't claim that



period of service for naval retirement pay.

As a Navyman you have been entitled to Social Security credits just as if you were working in a civilian job which paid you \$160 a month. A law passed by Congress gives this protection to every man who served at least 90 days on active duty between 16 Sep 1940 and 30 Jun 1955 and is not dishonorably discharged.

Briefly, Social Security is a plan whereby a small amount of an employee's monthly wage is deducted and set aside for him by the government. This money comes back to him in the form of old-age benefits when he reaches the age of 65. If he dies, the benefits are paid to his survivors as survivors' benefits.

How Social Security Works

That's how Social Security works for the average working civilian. For you, the Navyman, the government has made certain other provisions. Basically, the government guarantees you Social Security "coverage" for certain periods that you are in the service.

Eligibility for benefits is not affected by any pension or by compensation paid to a veteran or his survivors by the Veterans Administration.

However, Social Security benefits will NOT be paid if there are any other Federal benefits payable to a veteran or his survivors which are based on the same period of military service. This includes such Federal retirement benefits as Navy retirement benefits, Civil Service and the Railroad Retirement Board.

This stipulation also applies to disability as well as

non-disability retirements when retired pay is based upon years of military service, including any part of the period for which Social Security wage credits are granted. However, when retirement pay for physical disability is not based upon years of military service during those periods, SS credits may then be claimed.

This Social Security benefit is particularly important to Navymen who do not get Navy retired pay and to widows of Navymen who die while on active duty.

Social Security benefits are based upon a system of "wage credits." For each calendar month or part of a month that you served on active military duty between 16 Sep 1940 and before 1 Jul 1955 you are given a wage credit of \$160, just as if you had been working in a job covered by the Social Security law at that wage rate. The same credit is given regardless of your rank or pay grade. These credits are essential in determining whether you and your family are eligible for benefits and the amount of benefits you will receive.

The wage credits are dealt with in units called "quarters of coverage." A quarter of coverage is a three-month period beginning 1 January, 1 April, 1 July and 1 October of each year. To obtain wage credit, a person must earn at least \$50 a quarter, either from working in a job covered by law or allowed as a result of active military service.

Since you are credited with \$160 for any full or partial month of active service (or \$480 a quarter) any service in a part of a quarter will result in a full quarter of coverage.

Who Will Be Eligible

Here's a quick way to check on whether you or your survivors will be eligible for "survivors benefits" or "old age insurance." There are certain requirements as to how many quarters of coverage you must have.

- In the first column of the table below are shown the years in which the claim is made (that is the year of your death in the case of claims for "survivors benefits," or the year in which you reach the age of 65, if "old age insurance" is claimed).

- The second column shows, under the first six



social security credits

months of the year in which the claim is made, the minimum number of "quarters of coverage" based on military service performed any time during the period 16 Sep 1940 and 30 Jun 1955.

• The third column shows the "quarters of coverage" required in the second six months of the year in which the claim is made.

Year in which claim is submitted for survivors or old age benefits	Number of "Quarters of Coverage" of military service required to establish eligibility.	
	January through June	July through Dec.
1955	8	9
1956	10	11
1957	12	13
1958	14	15
1959	16	17
1960	18	19
1961	20	21
1962	22	23
1963	24	25
1964	26	27
1965	28	29
1966	30	31
1967	32	33
1968	34	35
1969	36	37
1970	38	39
1971 or any year later	40	40

As can be seen from the above table, at least six quarters (18 months of military service between 16 Sep 1940 and 30 Jun 1955) are required to establish eligibility for Social Security benefits. Since 40 quarters (10 years of service between 16 Sep 1940 and 30 Jun 1955) make the recipient "fully insured" for life, many Navymen who have continued on active duty since 16 Sep 1940 are already "fully insured" under Social Security. On this basis, benefits may be payable to you or your survivors either at the time you reach the age of 65 or at the time of your death in the case of your survivors—provided this service time is not used for Navy retirement.

The following explanation of Social Security benefits is meant for those Regular Navymen and Naval Reservists who do not take advantage of the Navy retirement system discussed on pages 54-56.

Survivor's Insurance

Payment of insurance to your eligible survivors is determined by the amount of your old-age benefit.

• If you die while fully insured under Social Security, a *lump sum death payment* may be made to your widow, or to the person who paid your burial expenses. The lump sum payment is three times what your monthly benefit would have been for old-age retirement. (This amounts usually to about \$192.)

• Your widow may be paid monthly benefits regardless of her age if she has in her care a child of yours under the age of 18. These monthly benefits are three-fourths of the amount your old-age benefit would have been. (If you have no children your widow is not eligible for monthly benefits until she reaches 65.)

• Also, your surviving children under 18 years old are eligible for monthly payment if you were fully insured under Social Security. Each child receives one-

half of your old-age benefit rate and an extra one-fourth is divided equally among all the children. In the event you leave but one surviving child, he or she gets three-fourths of your old-age benefit rate.

• If you are fully insured under Social Security at the time of your death, your widow will also receive a monthly survivor's benefit when she reaches the age of 65. This benefit amounts to three-fourths of what your old-age benefit rate would have been had you lived.

• Dependent parents of those who leave neither a widow nor a child who can become eligible for monthly benefits, may also receive monthly payments when they reach the age of 65. These payments are also equal to three-fourths of your old-age benefit rate.

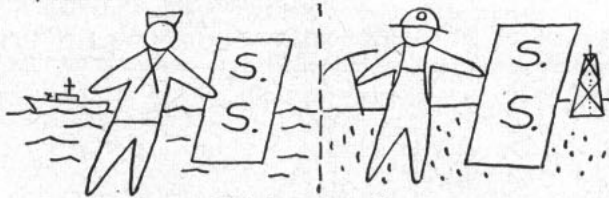
Here's a table showing the Survivors' benefits, for dependents of Navymen who have accrued the required number of credit based on "quarters of coverage":

SURVIVORS' BENEFITS

(Paid each month)

Widow (at age 65) or Dependent Parent at 65 or one Child Alone	Widow and 1 Child (under 18)	Widow and 2 Children	Widow and 3 Children
\$48	\$96	\$128	\$128

The Lump-Sum Payment (Paid on Death of Eligible Navymen) is \$192.



Old Age Benefits

If you are insured under Social Security at the age of 65 you will be eligible for monthly retirement benefits. But remember, you cannot draw Navy retirement pay and be eligible for Social Security benefits at the same time. After you start drawing these retirement payments, your wife, too, can get a monthly old age benefit when she in turn reaches 65. Her payment is one-half the amount of your old age benefit.

Your unmarried children under the age of 18 will receive payments equal to one-half the amount you are drawing at the age of 65.

Factors in determining "old age" benefits are the date you reach 65 plus the number of credits you have accumulated as of this date. The credits are determined by the number of three-month quarterly periods served on active duty between 16 Sep 1940 and 30 Jun 1955, plus any civilian employment covered by Social Security before or after your military service. Each case is different, and unfortunately it's not possible to get all the tables and regulations together in this report that would be needed to apply to individual cases.

Old Age or Survivor's Insurance benefits are not automatic. You or your survivors must file an application for them.

Application for old age benefits may be made any time after you are 65 although payments are retroactive for six months only. Application for lump sum death benefits must be made by your survivors within two years from the date of your death.

The Social Security Administration has field offices located conveniently throughout the country that furnish free necessary assistance in filing claims.

survivors benefits

The List Includes Death Gratuity, Indemnity or Insurance, Medical Care, Commissary Privileges, VA Benefits, and More

DAY TO DAY LIVING—food, work, shipboard routine or quiet evenings at home with your family—these become such a comfortable habit that you rarely think of the day when you'll no longer be around. But let's face it, there's always a chance that you will become a casualty at home, on the highway, or while pulling duty in your ship or station.

When that happens it's too late to make arrangements for your survivors. The wise course is to "Be Prepared." Keep the next-of-kin data in your service jacket up-to-date, have a will made—and be sure your wife or next-of-kin knows what should be done in case of your death.

If, for example, a Navyman should become a casualty while on leave or at home, the dependent must:

- Notify, if possible, his commanding officer, or
- Notify the nearest naval activity, giving the Navyman's full name, rank or rate, service number, home address and any available details concerning his death.

If neither of these is known or cannot be reached for any reason, the dependent should wire the Bureau of Naval Personnel, Casualty Branch, Navy Department, Washington 25, D. C. The Casualty Branch, in turn will relay the information to the proper naval authority. Notification in either case may be made by the next-

hazardous duty, any special pay to which the Navyman was entitled and additional pay authorized by law (excluding allowances). Necessary application forms are forwarded promptly to the person believed to have entitlement, by the BuPers Casualty Branch. Payment is usually made in about two weeks. When circumstances require immediate payment to a widow this gratuity may be paid even earlier—within a 48-hour period—by authorization from the Navy Department through the Disbursing Officer, if the death of the Navyman can be determined to have occurred not as the result of his own misconduct. Whenever paid, this gratuity is tax free; it is not subject to claims against it, nor civil or military debts or obligations.

• **Arrears of Pay**—This is the amount of money due on the pay account of a deceased Navyman, including allowances or other amounts to his credit at the time of death. A claim form is forwarded by the Casualty Branch, Navy Department, to the Navyman's next of kin or legal heir (noted on DD Form 93). It generally requires at least a month for settlement of arrears in pay to be made. (The pay and allowances of a Navyman stop on the date of death.)

• **Payment of Indemnity and/or Government Insurance**—As a Navyman you are now automatically insured, at no cost to yourself, for \$10,000 against death while on active duty, and within 120 days after separation from active service. (See details on pages 9-11).

The free indemnity is payable to members of your immediate family in 120 monthly installments of \$92.90, providing you had no government insurance in force. If an insurance policy, either NSLI or USGLI, is in effect at the time of death, then payment on these policies will be made according to your own specifications. If the insurance is for a total sum of less than \$10,000, then the difference will be made up in the form of an indemnity paid at monthly intervals.

If you have waived payments on your NSLI or USGLI term insurance, your insurance remains on the same plan, with the same provisions in force for the time of your release from active duty—when you would ordinarily start paying the regular amount of insurance



of-kin, a doctor, minister, police or other competent authority.

Should death occur while the Navyman is on active duty miles away from home, his next-of-kin will be notified officially by his commanding officer, the commandant of the naval district in which the casualty occurs, or by the Casualty Branch of BuPers.

Regardless of where death occurs you may be sure that the Navy strives to extend all possible assistance to families of deceased Navymen. A naval representative will help the sailor's dependents settle personal affairs by guiding them through the various forms to be completed, and generally, in alleviating the many difficulties which arise at such a time. The naval representative will insure that immediate appropriate information, counseling, and assistance are provided to next-of-kin to aid them in securing any of the following benefits to which they may be entitled:

• **Six months' death gratuity**—The death gratuity is a lump-sum payment equal to six months' pay at the rate the Navyman was receiving on the day of his death. (This gratuity is payable in the case of active duty, active duty for training or inactive duty training; it is not payable to Retired personnel on inactive duty or Reservists on inactive duty.) The six months' death gratuity is equal to basic pay, incentive pay for



survivors benefits

premiums again. Or if you have waived payments of the "pure insurance risk" portion of the premiums on your *permanent* plan of NSLI or USGLI while on active duty, you are in the same category. In the event of your death while you are in such a category, the proceeds of your insurance will be paid to your beneficiary in the manner which you have previously designated. However, if you have *cash-surrendered* your permanent plan of NSLI or USGLI (that is, given it up entirely) you are covered under the indemnity, and your beneficiary or beneficiaries will be paid in the manner prescribed by law for payment of the indemnity.

In any event, whether from government insurance or from the free indemnity, your surviving beneficiary is protected to the extent of \$10,000. How this \$10,000 will be paid, either in a lump sum, or under various monthly insurance options, or under the indemnity provisions, or possibly a combination of these, varies according to the type of protection you have chosen.

Documents required to collect all government insurance are discussed in the section covering your important papers (see page 69). The Casualty Branch, Bureau of Naval Personnel, will forward a copy of the "Certification of Casualty" (NavPers 2059) to any insurance companies listed on the "Record of Emergency Data" (DD Form 93). By agreement with the International Claim Association most insurance companies accept such certifications as proof of death for immediate payment. Your next of kin should notify the companies or their local agents of the full name of the insured, name of the beneficiary, type and number of the policy and the date and place of death (the policy should not be forwarded, however, until the insurance company requests it). The Casualty Branch is responsible for furnishing beneficiary information to the Veterans Administration for payment of insurance when death occurs in service or within 120 days following discharge or separation.

• **Household Effects** — If a Navyman dies on active duty the Navy will also ship his household goods to the home of the person legally entitled to them (your home of record or such other place as you may designate). Shipment will be made regardless of rank or rate, with the following limitations: 1) Shipment must be from the last permanent duty station or place of storage, and 2) shipment must be made within one year from date of death or one year from date of official report that the Navyman is dead, injured or missing for a period of 30 days or more.

In addition to household goods, one privately owned automobile may be shipped to the same destination as the household effects *if the auto is located outside the United States or in Alaska at the time of death.*

When necessary in connection with a shipment, the

Navy will also pay for as much as six months' storage of your household effects.

Application for shipment or temporary storage should be made to the designated shipping activity which is nearest to the household goods to be shipped.

• **Dependents Transportation** — When a Navyman dies while on active duty—regardless of his rank or rate, the place or cause of death—his dependents will be authorized transportation from the place at which the notice of death was received to: 1) The official residence of record as listed in the personnel record of the deceased, or 2) to such other place as designated by the surviving dependent.

To obtain this transportation the survivor should apply to the disbursing office of the nearest naval activity or to the station to which the Navyman was attached.

If your wife (or other survivors) performs the travel at her own expense, she may submit a claim for reimbursement to the Chief of Naval Personnel (Attn: Pers E3), Bureau of Naval Personnel, Washington 25, D. C.

• **VA Death Compensation** — The Veterans Administration offers dependents' compensation in cases where the death of the Navyman or ex-Navyman meets certain qualifications. Generally the Navyman must have been killed in action, or have died of wounds, or had a service-connected disability which may or may not have caused his death (see below). Detailed information on eligibility, specific money entitlement and the claims forms to be used should be obtained from your nearest Veterans Administration Office.

In filing a claim with the VA the dependent must have proof of the serviceman's death and a statement of his military service. A "Statement of Service" is furnished by the Casualty Branch Personal Affairs Division of the Bureau of Naval Personnel, Washington 25, D. C. Instructions for obtaining a death certificate from the Bureau of Medicine and Surgery may be found on page 66, the last paragraph.

Here is a brief rundown on VA benefits and eligibility requirements:

Service-Connected Death — Monthly compensation is payable to survivors of eligible veterans who died of wounds or were killed in action, or died of a service-connected disability, and who served during war or during the period of the Korean conflict. In the case of a Navyman who is no longer on active duty and who dies as a result of a service-connected disability, monthly compensation is payable to his survivors if he was discharged under other than dishonorable conditions. Rate for a widow without child under this benefit is \$87, and for a widow with one child \$121.

Rates for dependent survivors of veterans of peacetime service who died of service-connected disability are 80 per cent of the above rates (except under certain specified circumstances).

Although there is no deadline for claiming the above compensation, a claim must be filed within one year

BENEFITS TO WHICH NEXT OF KIN ARE ENTITLED



after the veteran's death in order for the effective date of award to be the day following death.

Non-Service-Connected Death—Monthly pension is payable to the widow and/or dependent children when the following requirements are met: (1) if the Navyman served at least 90 days during World War II or the Korean conflict (less than 90 days if discharged for service-connected disability); (2) Had at time of nonservice-connected death a service-connected disability for which compensation would have been payable if 10 per cent or more in degree. (Pension is also payable regardless of length of service if at time of death veteran was receiving or was entitled to receive compensation or retirement pay for physical disability.)

Rates for this benefit are \$50.40 for a widow with no child, \$63 for a widow with one child and \$7.56 for each additional child; or \$27.30 for one child (no widow). It should be noted that this benefit is not payable to a widow without a minor child whose annual income exceeds \$1400 or to a child whose annual income exceeds \$1400, or to a widow with one or more dependent children if her annual income exceeds \$2700.

There is no deadline on this benefit either, but the claim must be filed within one year of the veteran's death if the effective date of award is to be the day following death.

● **Social Security Benefits** — Navy men who have been on active service sometime between 16 Sep 1940 and 30 Jun 1955, may have built up sufficient Social Security credits to earn benefits for their survivors. To be entitled to such benefits the Navyman must have performed a minimum period on active duty between the dates given above, and the minimum period varies according to the date of his death (see page 62).

One reminder on social security benefits (as discussed on page 61). In general, military credits may not be counted toward old-age and survivor insurance benefits if a monthly benefit based on the same period of service is payable by some government agency other than the Veterans Administration. This restriction has the effect of generally prohibiting personnel who are receiving Navy retirement pay from also claiming social security credits for the same period of service for themselves or their survivors.

● **Homestead Privileges** — Homestead rights (preference in staking claims to government land for purposes of establishing a home) may be available to surviving widows of eligible veterans, or widows of men who died on active duty. To take advantage of this privilege, the widow should request full information from the Bureau of Land Management, Department of the Interior, Washington, D. C.

● **Federal Employment Preference** — Certain Civil Service preference benefits are granted to widows of service personnel in connection with examinations, ratings, appointments and reinstatements—if they have not remarried. Unremarried widows of Navy men who have



served in time of war are given 10 points in addition to their earned ratings in civil service exams.

Under certain circumstances, a mother of a Navyman who dies in service may also be entitled to preference.

Specific details concerning preference eligibility should be procured from any U. S. Civil Service Office or from your local Post Office. In addition, a dependent who is interested in getting employment should also visit the nearest United States Employment Service Office for information about job opportunities.

● **Commissary and Exchange Privileges** — The privilege of making purchases at any Armed Forces commissary and exchange is extended to the *unremarried widow* of a service member who died while on active duty or in a retired or retainer pay status. Application for exchange privileges should be made to the commanding officer of the activity where the commissary is located. He will issue the widow an identification card upon proof that she meets eligibility requirements.

● **Dependents Medical Care** — Unremarried widows and unmarried minor children of Navy men who die on active duty are eligible for medical care in Armed Forces medical activities where facilities for dependent care are available. Unremarried widows and unmarried minor children of retired deceased members of the Navy, including members of the Reserve components retired with pay or members of the Fleet Reserve transferred thereto after 16 or more years of service at time of death, are eligible for medical care in Armed Forces medical activities, *except* that unremarried widows and unmarried minor children of those members retired under Public Law 810, 80th Congress, are eligible for



survivors benefits

dependent medical care where facilities exist in naval activities only. Surviving dependents may get a Dependents Identification Card for medical attention (NavPers 1343) from BuPers (Attn: Pers G212).

Eligible Navy dependents may apply for medical care at Army or Air Force activities where facilities are available when the Navy has no facilities reasonably available in the area. You must realize however that—by law—the first job of military medical departments is to take care of Armed Forces personnel, so at times a dependent may not be able to be taken care of at a specific medical facility at a specific time.



• **Dependents Dental Care** — If hospitalized in a U. S. Naval Hospital, unmarried widows and unmarried minor children are eligible for such dental treatment as may be administered as an adjunct to inpatient hospital care. Dental care shall not include dental prosthesis or orthodontia. At other naval dental facilities dental care for dependents is limited to emergency dental treatment as demanded by the laws of humanity.

The following facts are also important for an understanding of the medical care available.

- Care for dependents is primarily for acute medical and surgical conditions. This *excludes* nervous, mental or contagious diseases, or those requiring domiciliary care (for example: persons for whom further treatment is not beneficial).

- Where hospitalization is required and is available, a charge of \$1.75 a day will be made.

- There are no provisions for payment of transportation to and from the hospital.

- Under no circumstances, including emergencies, can the Navy pay for the services of civilian medical specialists, or for prosthetic, orthopedic or other appliances.

- **Personal Effects** — When a Navyman dies his personal effects will be delivered to the next-of-kin of record or the legal heirs in the following manner:

If the death occurs within the continental limits of the U. S. and there is no doubt as to next-of-kin, personal effects may be either shipped direct, shipped with the remains, or delivered by the escort accompanying the remains.

If death occurs outside the U. S. or there is doubt as to the next-of-kin, the Navyman's effects are shipped to the U. S. Naval Supply Depot, Clearfield, Ogden, Utah, and held until the Casualty Branch of BuPers



determines who is entitled to them or turns them over to the legal administrator of the decedent's estate.

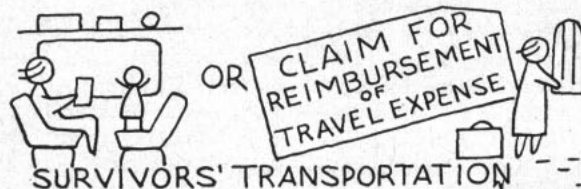
If personal effects are damaged or lost incident to the naval service of the Navyman dying on active duty, a claim for reimbursement may be submitted by the immediate survivors.

Information on submitting claims and claim forms may be obtained by writing to the Chief of Naval Personnel (Attn: Pers E3), Washington, D. C.

- **Burial** may be made at an open national cemetery or at any private cemetery. The Navy will defray all or part of the expenses. If the remains are consigned directly to a national or other federal cemetery, all necessary expenses incident to burial are paid by the government, and, therefore, no allowance is made to the next-of-kin. If the remains are consigned to a funeral director before interment in a national cemetery, an amount not to exceed \$75 may be allowed for services not duplicating those furnished by the government. When interment is in a private cemetery, the Navy will allow further expenses of funeral and burial not to exceed \$125. Application for burial allowance should be made to the Chief of the Bureau of Medicine and Surgery, Department of the Navy, Washington 25, D. C.

Headstones or gravemarkers will be furnished for unmarked graves of men who have died in service. If the Navyman is buried in a private cemetery, application must be made to the Office of the Quartermaster General, Department of the Army, Washington 25, D. C. If interment is in a national cemetery no application is required.

A **flag**—the U. S. national ensign—is provided to drape the casket and is presented to the next of kin. If, however, delivery cannot be made in time for the



burial service, the next of kin may receive a flag by writing to the Bureau of Medicine and Surgery, Department of the Navy, Washington 25, D. C. Flags for men buried outside the continental United States may be obtained from the VA.

Burial in a national cemetery is open to Navyman who die on active duty or after separation, or who served in peace or war under honorable conditions during their last period of service. Also eligible are certain citizens of the U. S. who served in allied forces, as well as a wife, husband, widow, widower, minor child—and—if authorized by the Secretary of the Army, who administers such cases—an unmarried adult child. Application should be made to the Superintendent of the National Cemetery in which burial is desired.

Death certificates are prepared by the medical officers of naval vessels, activities or commands to which the Navyman is attached at time of death whenever the death occurs aboard the command. If documentary evidence of death is desired by families of deceased personnel or their representatives, they should make written request for a copy of the "Certificate of Death" (Nav-Med-N) to the Bureau of Medicine and Surgery, Department of the Navy, Washington 25, D. C.

important papers

Wills, DD 93 and Other Documents Are Important You'll Be Wise To Keep Them Safe and Up to Date

ARE ALL YOUR NECESSARY PAPERS in order? Do you know where those papers are? Here are some matters you, as a Navyman, should think about now:

Have you Made a Will? By executing a will you are assured that your property will be divided and administered according to your preferences, instead of as some court may decide.

This is especially important for the Navyman who may, because of circumstances connected with his military service, live in one state, establish residence in another, and own property in still a third state.

After making your will, it must be signed in the presence of witnesses to make it legally valid.

Take care in selecting your witnesses. They must be



of sound mind, of legal age, and preferably younger than you (on the assumption that they will outlive you). Three witnesses are a safe number—in some states only two witnesses are necessary, others require three. Relatives usually do not make the best witnesses. Sometimes it is advisable to use as witnesses the attorney who draws up your will and the person you designate as executor of your estate, provided they are not mentioned in the will.

A beneficiary is not acceptable as a witness.

Some states require the individuals who witnessed the will to be present at probate (determining the legal proof of the will).

A Power of Attorney is a convenient legal device you may wish to adopt and grant to a reliable and trustworthy person if you have financial and business transactions that must be managed while you are overseas or on board ship. This person can then act in your name and legally handle your affairs. It is advisable for you to discuss this subject with a legal officer.

Record of Emergency Data (DD Form 93)—Is your DD Form 93 up to date? The purpose of this form is to ensure up-to-date information for use in the event of death or serious illness or injury. This becomes a part of your service record when you first enter the Navy. It is one of the most important papers you will be required to complete during your career. It provides information concerning:

- Person to be notified in case of emergency.
- Person to receive six months death gratuity.
- Person (including commercial insurance companies or banks) to receive special allotment if you become missing in action, or in any way prevented from returning to naval jurisdiction.
- Names of commercial insurance companies to be furnished a certification of casualty.

- Person you have designated to receive proceeds of your Indemnity.

This form should be filled out with great care and should be kept up to date. Carelessness, incompleteness of the form, or lack of understanding may result in needless delay or failure to carry out your wishes. As a result, your dependents may be faced with unnecessary hardship if your DD Form 93 is not accurate and up-to-date. Here are the occasions when you should fill out a DD Form 93:

- When you first enter the service.
- When you reenlist.
- If you are recalled to active duty.
- If you are a Naval Reservist, upon being ordered to extended duty.
- When you are promoted from enlisted rating to officer rank.
- Whenever a change occurs in the status of your dependents or beneficiaries or persons to be notified in case of an emergency.
- Change in the name of the person designated to receive six months' death gratuity.
- Change in the dependents to receive the special allotment of pay if you are in a missing status.
- Change in beneficiary under the Servicemen's Indemnity.

Always remember that this form is your means of telling the Navy whom to inform in case of an emergency and the disposition of benefits in the event of your death. List all insurance policies on your DD 93. BuPers will automatically furnish certification of casualty (NavPers 2059) to the insurance companies named in the event of your death.

See your personnel office concerning a change in your form. They're simple, and involve no red tape.

Personal Affairs Record—In addition to your DD 93, you may wish to use a Personal Affairs Record (see page 70) for your own use. This is a rundown of all the vital data needed in the event of your death. It provides a list of dependents, beneficiaries, and where all your important papers, such as insurance policies, marriage certificates, birth certificates and other documents,



important papers

are located. In short, it is a comprehensive record of all your personal affairs.

This Personal Affairs Record is unofficial. However, you may be able to make use of it.

Important Documents You Should Have

Here's a brief check list of the important documents you should have at your fingertips as evidence of your entitlement to survivor's benefits:

- Your birth certificate, and ones for each member of your immediate family.
- Naturalization papers (if not born in the U. S.).
- Marriage certificates (including former marriages of you or your wife).
- Divorce decrees of both you and your wife.
- Court orders pertaining to support and custody of your legal dependents (including you or your wife's children by a former marriage or adopted children).

- Death certificates of children, former wife or former husband of your wife.
- Deeds and mortgage documents.
- Insurance policies.
- Bank accounts, Savings Bonds, securities.
- Wills.
- Power of Attorney.
- Proof of Service.

Keeping Your Papers Safe

You should make every effort to retain the original of all of these documents. It is advisable to have an adequate number of photostatic copies certified by the custodian of such records. (Photostatic copies may be made of these documents *except* in the case of naturalization papers. Should you be a naturalized citizen and have to verify your citizenship to a state or federal agency of the U. S., such verification may be obtained by applying to the Immigration and Naturalization Service. Don't send your original naturalization certificate.)

POWER OF ATTORNEY

(sample)

KNOW ALL MEN BY THESE PRESENTS, That I,

rate or rank presently on active duty
in the U. S. Navy residing in the city of
County of, State of
do hereby constitute and appoint
of
my true and lawful attorney for me and in my name, place
and stead:

To lease, let, take possession, bargain, sell, assign, convey, pledge, mortgage and encumber, repair, insure and generally manage, any and all property, both real and personal, which I own, or may hereafter acquire from any source; to sign, execute and deliver any and all legal documents in connection therewith, and in all ways and in every way to deal with all property real and personal which I may at any time hereafter own, and with all rights or interest at any time owned or possessed by me with respect to any such property, and with all or any part of such property, rights, and interests, in every and all lawful ways in which I could myself deal with such property, rights, and interests, and each part thereof. To convey, waive, release and relinquish all and every dower rights, all and every homestead estates, and all and every rights under and by virtue of the homestead exemption laws. To deposit any monies received from any source whatever for me, and in my name with any bank, and to draw and deliver checks in my name against said monies and any other monies there deposited in my name or to my credit; to endorse, discount, sell, assign, negotiate and extend upon such terms as my attorney may deem best, all checks, drafts, notes, bills of exchange, trade and bankers' acceptances, and other negotiable or non negotiable papers, payable to me or to my order; and to accept and pay any note, draft, check trade acceptances or bills of exchange drawn upon me in relation to said matters; to sell, transfer, and assign all and any stock, or certificates thereof, standing in my name, and to collect all dividends, coupons and interest on any stock, bonds, or other securities now or hereafter owned by me; to ask, demand, sue for, recover, collect, settle, compound, compromise and adjust, by payment or otherwise, any and all debts, claims or demands due or become due to me or against me, and to make, give and execute full release, acquittance or other discharge for the same, whether under seal or otherwise; to execute vouchers in my behalf for any and all allowances and reimbursements properly payable to me by the United States; to take possession and order the removal and shipment of any of

my property from any post, warehouse, depot, dock or other place of storage or safekeeping, government or private; to execute any forms which may be necessary to effect an allotment of or deduction from my pay and allowances; to execute any form which I may be required to execute in connection with obtaining dependency allowances under any authority statutory or otherwise; to do all things necessary concerning any insurance policies, including the right to change beneficiary.

I do hereby give full power to perform all and every act and thing whatsoever requisite and necessary to be done in and about my affairs as full to all intents and purposes as I might or could do if personally present at the doing thereof, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney substitute shall lawfully do or cause to be done by virtue hereof:

I HEREBY DECLARE that any act or thing lawfully done hereunder by my said attorney, shall be binding on myself and my heirs, assigns, legal and personal representatives. I hereby ratify all that my attorney may do in the premise by virtue of this Power of Attorney, which shall remain in full force and effect until written notice of its revocation, signed by me, shall have been received by the grantee herein.

IT IS MY FURTHER INTENTION that all express words and terms, used herein granting powers and rights, be construed in their broadest sense to include all synonymous terms and implied powers thereunder.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this day of, A.D., 19.....

(SEAL)

IN THE PRESENCE OF:

STATE OF ss.

COUNTY OF

BE IT REMEMBERED, that on the A.D., 19....., personally came before me the above-named, to me known to be the person who executed the foregoing letter of attorney, and acknowledged the same to be his free and voluntary act and deed, for the uses and purpose therein mentioned.

Notary Public for

MY COMMISSION EXPIRES

You'll find that photostatic copies of the other documents will prove valuable. Many of the agencies to which a Navyman or his dependent applies must take simultaneous action, and cannot do so if they have to wait until some needed document is released by another agency considering another claim.

These documents are obtained from various sources. If you are unable to procure the documents or copies of the documents you need, your legal officer will be able to advise you as to what other evidence to get instead. In event you die while on active duty the Navy Department will provide your next of kin with a "certification of casualty" upon request, and a statement of proof of death in service. Your County Clerk or such official can provide certificates of marriage, deeds, mortgages and court orders. Adoption and birth certificates can be obtained from the Vital Statistics and Welfare Department of the state concerned.

Important Papers Should Be Filed for Safekeeping—

Are all your important documents stowed away in a safe place?

A safe deposit box, with the right of entry given to a dependent or other trusted individual, is one of the safest places in which to keep important papers.

Depository for Savings Bonds—Have you thought of having your Savings Bonds placed on deposit with the Navy's Safekeeping Depository? If you purchase U. S. Defense or Savings Bonds through payroll deductions, you may ask the Navy to store them for safekeeping at the Navy Safekeeping Depository, Cleveland, Ohio. Requests for information or for the release of bonds on deposit, should be addressed to the Commanding Officer, U. S. Naval Finance Center, Cleveland 14, Ohio.

Listed below are the benefits to which your estate or dependents may be entitled in the event of your death, the documents your wife must produce to receive them, and to whom the documents must be sent:

Documents for VA Compensation or Pension—In the event of a Navyman's death "in the line of duty" while on active duty, or in the event of the death of a person with a service-connected disability, his widow may be entitled to: *Veterans Administration Compensation or Pension*, plus allowances for children (see page 64).

To qualify, your dependents must present the following documents to prove eligibility for compensation or pension (which is payable only when documentary proof of eligibility has been received):

- Certification of your death (obtained from Casualty Branch, Bureau of Naval Personnel, Navy Department, Washington, D. C.), provided directly to governmental offices having cognizance over settlement of survivors benefits.
- A certified copy of the public record of marriage (if the dependent is your wife).
- If either you or your wife were previously married, a certified copy of public record of death of former wife or husband, or a copy of court decree of divorce or annulment of any prior marriages.



- Birth certificates of children under 18 years of age.
- Certified copy of public records of your birth (if dependent is your mother or father).

These documents with a claim for the death compensation or pension, should be sent to: Director, Dependent Claims Service, Veterans Administration, Washington, D. C.

Papers for Six Months Death Gratuity—No documents are required for gratuity pay (discussed on page 63) to a designated widow unless either claimant or the Navyman had previously been married, when proof of termination of such marriage is required. However, in order to receive immediate payment the following information should be available to your wife and/or local command:

- Your file or service number and rank or rate.
- Activity where serving at date of death.
- Finding that death was not the result of your own misconduct.
- Name and address of your wife.
- Statement of circumstances requiring immediate payment.

- Date of death.

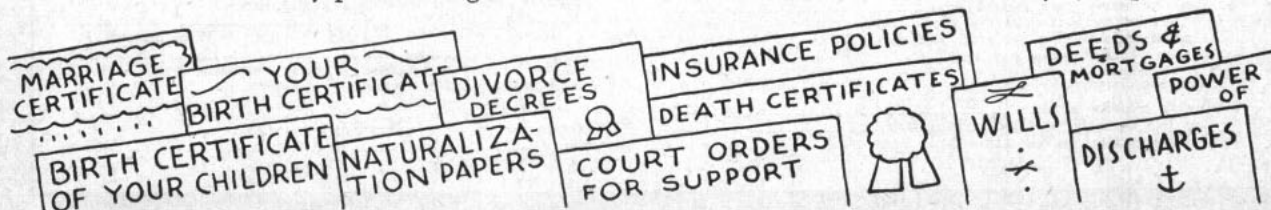
The necessary forms are forwarded, immediately following official report of death, to the dependents believed to have entitlement.

Return the documents to: Bureau of Naval Personnel, Casualty Branch, Washington 25, D. C.

Claim for Arrears of Pay—A claim form is forwarded by the Casualty Branch to your heir, as noted on DD Form 93. (More information may be found on page 63.)

Claims for Servicemen's \$10,000 Indemnity and/or Government Insurance—The following documents are required to collect government insurance or indemnity (discussed on page 9):

- The actual policy (not required for the Servicemen's Indemnity).
- Proof of death (supplied by the Navy Department).
- Birth certificate of beneficiary (if Option 3 or 4



PERSONAL AFFAIRS RECORD

of

(First)	(Middle)	(Last name)
(Organization)		(Service number)

I. Personal record:

1. Place and date of birth _____ (Town) (State) (Month, day, year)
2. Naturalization (if applicable) _____
by _____ (Designation and location of court granting naturalization)
3. Parents' names:
 Father _____ (First) _____ (Middle) _____ (Last)
 Mother _____ (First) _____ (Maiden Name) _____ (Last)
4. Marriage:
 to whom _____ (First) _____ (Middle) _____ (Last)
 Place and date _____ (Town) (State) (Month, day, year)
5. Children (full name, place and date of birth): _____
6. Name and address of personal lawyer or trusted friend who may be consulted in regard to my personal or business affairs:
 _____ (Name of lawyer or friend)
 _____ (Street) _____ (Town) _____ (State)

II. Family records (location):

1. Birth certificates or other proof of date of birth of self and of each member of immediate family (required by insurance companies and Social Security Administration) _____
2. Naturalization papers (if not born in United States) _____
3. Marriage certificate (necessary in order to establish claims for certain payments and benefits and in connection with the will, also social security benefits) _____
4. Divorce papers or certified copies thereof (in case either spouse has been divorced) _____

III. Other important papers:

1. Will:
 - a. I have not executed a will, _____ (or)
 - b. I have executed a will:
 1. Location _____
 2. Lawyer's name and address _____
 3. Executor's name and address _____
2. Power of Attorney:
 - a. I have not executed a power of attorney, _____ (or)
 - b. I have executed a power of attorney dated _____ (Month, day, year)
 naming _____ (Agent or attorney in fact) _____ (Address)
3. Income tax:
 - a. Copies of my Federal income tax returns and related papers are located at _____
 - b. Copies of _____ Income tax returns and related papers are located at _____ (Name of State)
4. Other taxes:
 - a. Copies of my _____ tax returns and related papers are located at _____ (Property, etc.)

IV. Insurance:

1. My life is insured as follows:
2. Type: Government _____ Commercial _____ Both _____
 Insurance Company _____ Policy No. _____ Amount _____
3. It is payable by:
 Lump sum _____ Installments for a number of years _____
4. The policies are located at _____
5. Premium receipts are located at _____
 (Add in manner similar to above pertinent information thought necessary regarding property, accident, liability, or other insurance protection you may have.)

V. Social security data:

1. Social security number _____
2. Location of social security card or stub _____
3. Social security tax payments have been made. Yes -- No --

4. Location of up-to-date employment record, including place and type of work in each case: _____

VI. Property ownership or interest therein:

1. Real estate located at _____
 - a. The property is encumbered by a _____ (Mortgage, trust, deed, etc.)
 Held by _____
 - b. Taxes on the property are paid to and including the year _____
 - c. The property is insured with _____ (Insurance company)
 Policy No. _____ against _____ (Fire, damage, liability, etc.)
 for \$ _____
 - d. The papers are located at _____ (Location of deed, abstract, mortgage, insurance contracts, and other papers)
2. (Add as many other entries as may be required to complete record as to each piece of real estate in which you have an interest.)
3. Automobile record:
 - a. (Make) _____ (Model) _____ (Year) _____ (Motor number) _____ (Body number)
 - b. Under _____ dated _____ (Title number) _____ (Month, day, year) _____ (State)
 - c. It is now licensed for use by _____
 - d. The automobile is insured with _____ (Insurance company)
 1. Against _____ (Fire, theft, damage, collision, etc.)
 (and)
 2. Against _____ (Personal injury, property damage resulting from operation)
 3. Premiums are paid to _____ (Due date of next premium)
 - e. The papers are located at _____ (Location of title, mortgage, insurance, and other papers)
4. Personal property:
 - a. (In manner similar to above add any information thought advisable concerning other large items of personal property owned, such as a boat, machinery, livestock, goods in storage, etc.)

VII. Bank accounts:

1. _____ Account
 in _____ (Checking or saving; joint or individual)
 _____ (Name of bank and location)
2. (Add as many similar entries as may be required to show all bank accounts.)

VIII. Safety deposit box:

1. Name of bank or trust company _____
 Address _____
2. Location of key _____

IX. United States War or Savings bonds _____ (Where located)

1. Person designated as _____ (Co-owner) _____ (Beneficiary)
2. Savings bonds by serial numbers and denomination _____ (Location)
 _____ (This is necessary to replace lost bonds)

X. Stocks and bonds and securities owned: _____

XI. Memorandum:

1. (Enter any additional data desired regarding insurance, allotments, military record, instructions to dependents, Veterans' Administration claim number, any former service or serial number, etc.)
2. I do/do not desire that a copy of this statement be forwarded, together with copies of pertinent papers, to
 _____ (Name) _____ (Relationship)
 _____ (Street and number) _____ (City) _____ (State) for his/her information and safekeeping.

Date: _____
 Signature _____

LAST WILL AND TESTAMENT OF

I, _____ (Name), now residing in _____ (Name), _____ (City or town), _____ (State), a legal resident of _____ (City or town), _____ (State), being of full age and of sound and disposing mind and memory, do hereby make, publish and declare this instrument to be my last Will and Testament, hereby expressly revoking all former wills and codicils by me heretofore made.

FIRST: I direct the payment of all my just debts and funeral expenses as soon after my my decease as shall be convenient.

SECOND: I give, devise and bequath to my wife, _____ (Name of wife) all of the property which I possess at the time of my death or to which I may be entitled, real, personal and mixed, and of every kind whatsoever and wheresoever situated absolutely and without restriction, knowing that she will make adequate provisions for the welfare and education of my minor children.

THIRD: In the event of the death of my wife, _____ (Name of wife) prior to my decease, or should my wife and I meet death at or about the same time or as a result of the same cause, then and in that event I give, devise and bequeath, absolutely and without restriction, all of the property which I possess upon my death or to which I may be entitled, real, personal and mixed, and of every kind whatsoever and wheresoever situated, to my _____ (Name of child or children) including any children hereafter born of this marriage, equally, share and share alike.

FOURTH: I appoint my wife, _____ (Name of wife), guardian of the person and property of my _____ (Name of minor child or children)

and as substitute guardian I appoint _____ (Name of substitute guardian)

FIFTH: I nominate, constitute and appoint my wife, _____ (Name of wife), executrix of this my last Will and Testament, and as substitute executor I appoint _____ (Name of substitute executor)

SIXTH: I hereby give my said executrix and substitute executor, respectively, full power and authority to sell (at public or private sale, for cash or credit), and to mortgage, lease and convey, any part of my estate, both real and personal, at such time and upon such terms and conditions as either may deem best.

SEVENTH: It is my desire that the said guardian, substitute guardian, executrix and substitute executor shall serve without bond or surety or security.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my seal at _____ (City or State), this _____ day of _____, 19____. (SEAL)

(Name of testator)

The foregoing instrument, consisting of _____ (Number of pages) pages, including this page, was on the day of the date thereof, signed, sealed, published and declared by _____, as and for his last Will and Testament, in the presence of us, the undersigned, who at his request and in his sight and presence, and in the sight and presence of each other, have hereunto subscribed our names as witnesses, and we hereby certify that at the time of the execution hereof we believe the said testator to be of sound and disposing mind and memory.

_____ (Name of witness) residing at _____ (Address)

_____ (Name of witness) residing at _____ (Address)

_____ (Name of witness) residing at _____ (Address)

of USGLI or NSLI insurance is selected).

- Certified copy of marriage certificate.

These should be forwarded to the Veterans Administration, Insurance Service, Washington 25, D. C., along with applicable forms.

Also remember that any commercial insurance policies you may carry in addition to your government insurance will require at least:

The policy itself, proof of death, birth certificate and marriage certificate.

Claims for Social Security Benefits—The documents necessary to prove eligibility for social security benefits (discussed on page 61) are:

- Your birth certificate or proof of your date of birth (i.e. baptismal certificate, Bible record, etc.).
- Your wife's birth certificate or proof of birth.
- Birth certificates of minor children.
- Certified copy of marriage certificate.
- Social Security number (if you have one).

These documents should accompany the claim to the Social Security Board, Gander Building, Baltimore 2, Md., or to your local Social Security office.

Claims Under Survivor's Annuity Plan—This is applicable to the survivors of retired Navymen who, under the Uniformed Services Contingency Option Act, have participated in one of the options of the annuity plan by accepting reduced retirement pay, and thus have established a monthly annuity payable to their depend-

ents. Details on the plan are covered in the article on page 59. The Navyman executes his annuity option on form NavPers 591, and should keep his copy of the form with his other important documents.

Claims for Other Benefits—Here are some other less tangible benefits to which your widow may be entitled and the documents needed to prove eligibility: *U. S. Civil Service preference, Navy medical care, commissary and Navy Exchange privileges, free transportation of household effects, eligibility for G. I. Bill loans under the World War II G. I. Bill, dependents travel allowance.*

The documents needed for the above benefits are:

- Marriage certificate.
- Birth certificate (of dependent children).
- Death certificate.

Do your dependents have ready access to your documents or, at least, know where they are kept? Be sure your family knows where these papers are and what to do with them.

Keep this in mind—experience has shown time and time again that almost invariably the confusion and delay in helping the survivors of a serious disaster have been caused by one factor—the records concerning the personal lives of the Navymen were not complete. Unless you take care of your personal records, someone else will have to guess at your intentions concerning your loved ones if you become a casualty.

Table of Active Duty Service Pay and Allowances as of March 1955

RANK OR PAY GRADE	MONTHLY BASIC PAY (BASED ON CUMULATIVE YEARS OF SERVICE, ACTIVE AND INACTIVE)												
	Under 2 yrs.	Over 2 yrs.	Over 4 yrs.	Over 6 yrs.	Over 8 yrs.	Over 10 yrs.	Over 12 yrs.	Over 14 yrs.	Over 16 yrs.	Over 18 yrs.	Over 22 yrs.	Over 26 yrs.	Over 30 yrs.
O-8 Rear Admiral (Upper Half) and above	\$963.30	\$963.30	\$963.30	\$963.30	\$963.30	\$963.30	\$963.30	\$963.30	\$963.30	\$963.30	\$963.30	\$963.30	\$992.94
O-7 Rear Admiral (Lower Half)	800.28	800.28	800.28	800.28	800.28	800.28	800.28	800.28	800.28	800.28	800.28	829.92	859.56
O-6 Captain	592.80	592.80	592.80	592.80	592.80	592.80	592.80	592.80	607.62	637.26	666.90	696.54	726.18
O-5 Commander	474.24	474.24	474.24	474.24	474.24	474.24	489.06	503.88	518.70	548.34	577.98	607.62	637.26
O-4 Lieutenant Commander	400.14	400.14	400.14	400.14	414.96	429.78	444.60	459.42	474.24	503.88	518.70	533.52	553.32
O-3 Lieutenant	326.04	326.04	340.86	355.68	370.50	385.32	400.14	414.96	429.78	444.60	459.42	459.42	459.42
O-2 Lieutenant (junior grade)	259.36	274.18	289.00	303.82	318.64	333.46	348.28	363.10	363.10	363.10	363.10	363.10	363.10
O-1 Ensign	222.30	237.12	251.94	266.76	281.58	296.40	311.22	326.04	326.04	326.04	326.04	326.04	326.04
W-4 (Com. Warrant Officer)	332.90	332.90	332.90	348.04	363.17	378.30	393.43	408.56	423.70	438.83	453.96	469.09	484.22
W-3 (Com. Warrant Officer)	302.64	302.64	302.64	310.21	317.77	325.34	332.90	340.48	348.04	363.17	378.30	393.43	408.56
W-2 (Com. Warrant Officer)	264.82	264.82	264.82	264.82	272.38	279.95	287.51	295.08	302.64	317.77	332.90	348.04	363.17
W-1 (Warrant Officer)	219.42	219.42	219.42	226.98	234.55	242.11	249.68	257.24	264.82	279.95	295.08	310.21	310.21
E-7 (Chief Petty Officer)	206.39	206.39	214.03	221.68	229.32	236.96	244.61	252.25	259.90	275.18	290.47	305.76	305.76
E-6 (Petty Officer, 1st Class)	175.81	175.81	183.46	191.10	198.74	206.39	214.03	221.68	229.32	244.61	259.90	259.90	259.90
E-5 (Petty Officer, 2nd Class)	145.24	152.88	160.52	168.17	175.81	183.46	191.10	198.74	206.39	221.68	236.96	236.96	236.96
E-4 (Petty Officer, 3rd Class)	122.30	129.95	137.59	145.24	152.88	160.52	168.17	175.81	183.46	198.74	198.74	198.74	198.74
E-3 (SN, FN, AN, CN, TN, HN, DN)	99.37	107.02	114.66	122.30	129.95	137.59	145.24	152.88	152.88	152.88	152.88	152.88	152.88
E-2 (SA, FA, AA, CP, TA, HA, DA)	85.80	93.60	101.40	109.20	117.00	124.80	124.80	124.80	124.80	124.80	124.80	124.80	124.80
E-1 (over 4 months) (SR) (etc.)	83.20	91.00	98.80	98.80	98.80	98.80	98.80	98.80	98.80	98.80	98.80	98.80	98.80
E-1 (under 4 months) (SR) (etc.)	78.00												

RANK OR PAY GRADE	SPECIAL DUTY PAY (PER MONTH)			SUBSISTENCE ALLOWANCE (with or without dependents)	QUARTERS ALLOWANCES (PER MONTH)		QUARTERS ALLOWANCES AND MONTHLY ALLOTMENTS FOR ENLISTED PERSONNEL WITH DEPENDENTS								
	Sea Pay or Foreign Duty	Flight Pay (crew member) or Sub- marine Pay	Other Hazard- ous Duty Pay		No De- pendents	With De- pendents	The columns listed below apply only to enlisted personnel with dependents. The enlisted person's quarters allowance is determined by his pay grade and by the number of persons who are legally dependent upon him, up to a maximum of three dependents. A sum equal to this quarter's allowance (column A), as authorized by the Armed Forces Pay Raise Act (Public Law 346), is combined with a certain minimum portion of the enlisted man's basic pay (column B), and together with A, plus B, are equivalent to the minimum amount of the allotment check which the Government sends to the enlisted man's dependent. REMEMBER, in figuring out the actual amount of your service pay and allowances which you will receive in your personal check (or in cash), SUBTRACT the amount in column B (plus any additional contribution by allotment to your dependents) from the amount listed in your pay grade under "Monthly Basic Pay." The sum in column B represents the required minimum amount from your basic pay which you must contribute to your dependent's allotment. This sum in column B is included with the Government's contribution in column A to equal the amount mailed by the Allotment Division, Field Branch, BuSands, Cleveland, Ohio, direct to your dependent. Payments of your pay will continue in even dollars. Balances of cents, as before, will be carried over and credited to your pay account. YOUR EXACT PAY can be figured if you ADD your clothing allowance, any special duty pay (sea pay, flight pay, etc.), or commuted rations. Then SUBTRACT any allotments such as your own contribution to BAQ, withholding tax, Defense Bonds, insurance, savings bank account, excess leave checkage, etc.								
O-8	Not eli- gible	\$150.00	\$100.00	\$47.88	\$136.80	\$171.00	PAY GRADE	A			B		A+B=V		
O-7		150.00			136.80	171.00		BASIC QUARTERS ALLOW- ANCE FOR DEPENDENT(S)			ENLISTED MEMBER'S MINIMUM CONTRIBUTION FROM BASIC PAY		MINIMUM AMOUNT OF MONTHLY ALLOTMENT TO DEPENDENT(S)		
O-6		210.00			119.70	136.80		1 depend.	2 depend.	over 2 dep.	1 depend.	2 depend.	over 2 dep.		
O-5		180.00			102.60	136.80									
O-4		150.00			94.20	119.70									
O-3		120.00			85.50	102.60									
O-2		110.00			77.10	94.20									
O-1	100.00	68.40	85.50												
W-4	Not eli- gible	\$100.00	\$100.00	\$47.88	94.20	119.70									
W-3					85.50	102.60									
W-2					77.10	94.20									
W-1					68.40	85.50									
E-7	\$22.50	\$75.00	\$50.00	A daily rate of \$2.57 when rations in kind are not available. When permission is granted to mess off the base, commuted rations at \$1.10 per day. Leave rations at \$1.10 per day are figured for each day of leave.	\$51.30 (author- ized only when gov't quarters are not available)	See explan- ation in columns at right	E7 (CPO)	\$77.10	\$77.10	\$96.90	\$80.00	\$157.10	\$157.10	\$176.90	
E-6	20.00	67.50					E6 (PO1)	77.10	77.10	96.90	80.00	157.10	157.10	176.90	
E-5	16.00	60.00					E5 (PO2)	77.10	77.10	96.90	60.00	137.10	137.10	156.90	
E-4	13.00	52.50					E4 (PO3)	77.10	77.10	96.90	60.00	137.10	137.10	156.90	
E-3							E3 (SN)	51.30	77.10	96.90	40.00	91.30	117.10	136.90	
E-2	9.00	45.00					E2 (SA)	51.30	77.10	96.90	40.00	91.30	117.10	136.90	
E-1	8.00	30.00					E1 (SR)	51.30	77.10	96.90	40.00	91.30	117.10	136.90	
E-1	8.00	30.00													

THE ABOVE CHART is a handy reference to help you determine your Navy pay and allowances as of March 1955.

If you've read the preceding pages, you will have learned that this only tells part of the pay story. You'll have discovered, if you didn't already know, that many other benefits are available to you as a Navyman. This issue has covered, briefly, the many educational and professional opportunities available to you, the recreational facilities afloat and ashore, your insurance rights, as well as reenlistment bonuses, means by which you can buy your own home on advantageous terms, and the Navy retirement system. All these elements, and many

more, are a part of your hidden pay and allowances.

But pay and allowances and the other benefits are only a part of the picture. Like any other institution, whether military or civilian, the Navy is pretty much what you make it for yourself. That's why some Navy-men decide to make a career after their first year or so. Others can't wait until their enlistment expires.

There's an important part of the Navy rights and benefits story that does not appear in these pages. That is the tremendous job the Navy is doing in our national defense. That is a right in which you participate—and it's the most important benefit for you and your dependents.

ALL HANDS

THE BuPERS INFORMATION BULLETIN

With approval of the Bureau of the Budget on 17 June 1952, this magazine is published monthly by the Bureau of Naval Personnel for the information and interest of the naval service as a whole. Opinions expressed are not necessarily those of the Navy Department. Reference to regulations, orders and directives is for information only and does not by publication herein constitute authority for action. All original material may be reprinted as desired if proper credit is given ALL HANDS. Original articles of general interest may be forwarded to the Editor.

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Distribution: By Section B-3203 of the Bureau of Naval Personnel Manual the Bureau directs that appropriate steps be taken to insure that all hands have quick and convenient access to this magazine, and indicates that distribution should be effected on the basis of one copy for each 10 officers and enlisted personnel to accomplish the purpose of the magazine.

In most instances, the circulation of the magazine has been established in accordance with complement and on-board count statistics in the Bureau, on the basis of one copy for each 10 officers and enlisted personnel. Because intra-activity shifts affect the Bureau's statistics, and because organization of some activities may require more copies than normally indicated to effect thorough distribution to all hands, the Bureau invites requests for additional copies as necessary to comply with the basic directive. This magazine is intended for all hands and commanding officers should take necessary steps to make it available accordingly.

● **CREDITS.** This special issue was an all hands evolution of the Informational Services Branch, Special Services Division, Bureau of Naval Personnel, and was prompted by a request from the Personal Affairs Division. The Personal Affairs Division of BuPers required a publication which would incorporate all information on rights and benefits which accrue to naval personnel and their dependents or survivors, under one cover.

The following staff members were responsible for the writing, art, and layout of this issue:

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TAFFRAIL TALK

ABOUT THIS ISSUE—This special, 72-page issue of ALL HANDS was prompted by the fact that there has been no single reference to which Navymen could turn when they needed to learn all the facts which might affect their careers and their personal affairs while on active duty.

That's the primary reason why this issue is devoted exclusively to this single subject—so that you may learn from a single source some of the basic facts of career information and the rights and benefits that are available to you and your dependents, and how they may be obtained.

As this issue went to press, the material presented was as accurate and complete as it was possible to establish at that time. When future changes are made, you'll hear about them through official directives and in ALL HANDS.

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There undoubtedly will be changes, some of them in the near future. The Navy is today, as it has been in the past, doing all it can, consistent with current laws and regulations, to make the naval service attractive to the highest type of personnel available.

There has been a steady improvement in the status of the Navyman ever since there was a Navy. The changes may have seemed almost imperceptible at times, but they are very real in their cumulative effect.

In the "good old days," for example, an able-bodied seaman was entitled to receive \$8 per month, and subsisted on a typical bill of fare which included one pound of bread, one pound of pork, a half pint of peas and four ounces of cheese daily. Compare that with the pay, food, and allowances of today's Navymen.

Just about a century and a half ago, a typical officer received an annual stipend of \$300 to \$600 to take care of raising a family and paying his mess bills and other expenses. Take a look at the rights and benefits that have occurred since.

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One point is inescapable—the Navyman of today is better off than ever before, as a member of a respected, honored and highly skilled profession.

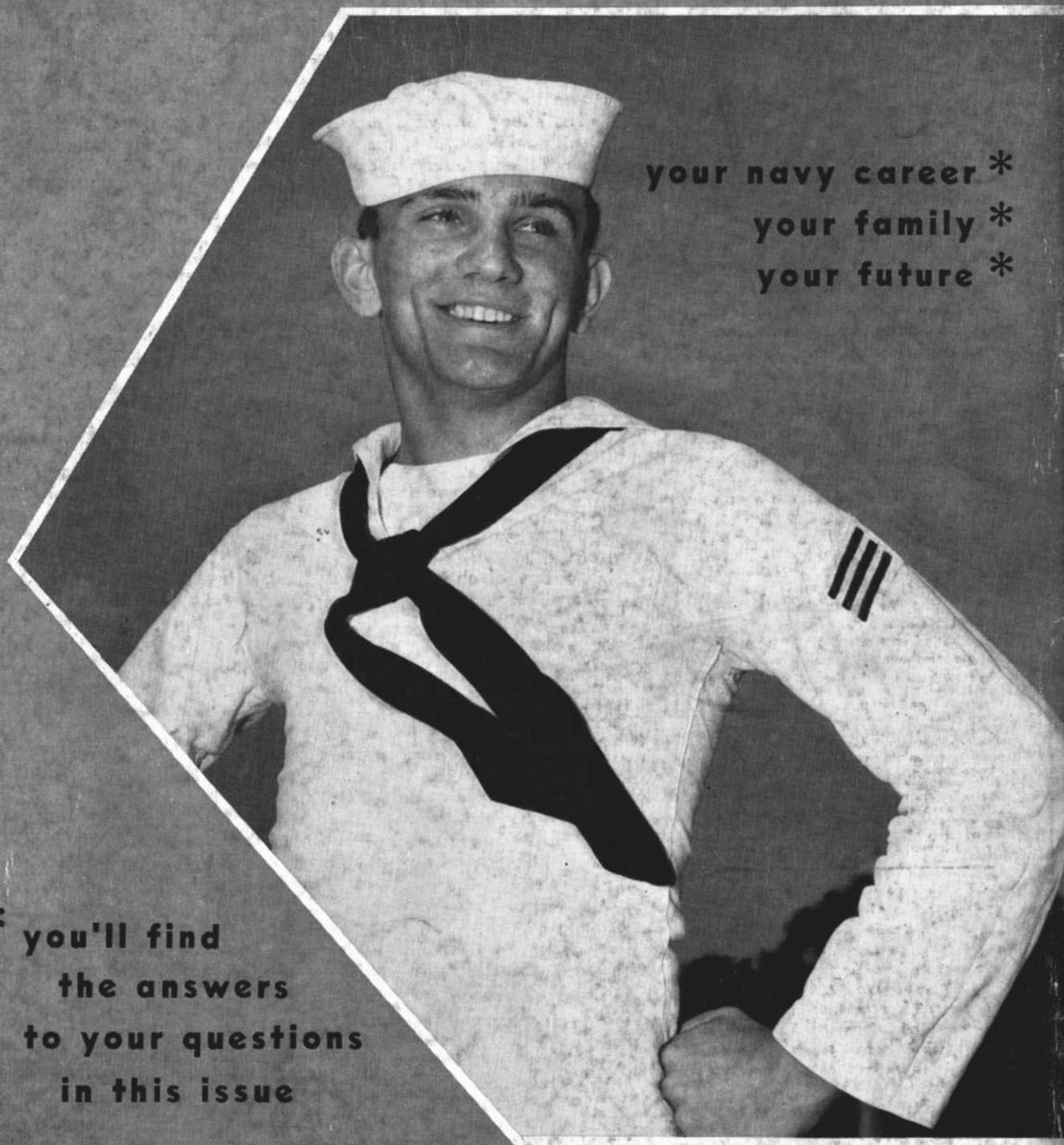
In large part this situation is due to the joint efforts of Congress and the President, while within the naval establishment the continuing program has been sparked by a long line of men headed by the Secretary of the Navy and Chief of Naval Operations. The Chief of Naval Personnel has as a major responsibility the administration of personnel and attention to personnel problems. And a whole Navy bureau, BuPers, functions in behalf of you and your career—your training, your advancement, your assignments, the welfare of you and your dependents.

As the machines of modern war have become more complex the importance of the men that run them becomes increasingly greater. The caliber of the average Navyman must therefore be, above average.

You have a lot to offer to the Navy—and, after looking through the preceding pages, you can see that the Navy has a lot to offer you.

The All Hands Staff

*** THE IMPORTANT ISSUE**



your navy career *
your family *
your future *

*** you'll find
the answers
to your questions
in this issue**

*** PASS THIS COPY ON!**